



Fourth Program Year Action Plan Narrative Responses

GENERAL

Executive Summary

Louisville/Jefferson County Metro Government (Louisville Metro) is a consolidated city/county government. Its jurisdiction is Jefferson County, Kentucky, with an estimated population of 750,828 persons (2012 US Census Bureau Population Estimates Program). Louisville Metro Department of Community Services and Revitalization (LMCSR) is the lead agency responsible for preparing, administering, monitoring and reporting on the jurisdiction's Five Year Consolidated Plan and annual Action Plans. Louisville Metro's 2013 Action Plan covers four entitlement programs: Community Development Block Grant, HOME Investment Partnerships, the Emergency Solutions Grant (formerly Emergency Shelter Grant) program and Housing Opportunities for Persons with AIDS.

Programs identified in the plan will cover the five basic goals identified in the 2010 – 2014 Consolidated Plan. These goals are as follows:

1. Residents have a range of choices for safe, decent, secure and affordable housing.
2. Energize the regional economy and stabilizes neighborhoods by providing resident with access to livable wage jobs, education and training to qualify for those jobs, and business ownership opportunities that create jobs and increase the tax base.
3. Foster a suitable living environment by improving physical conditions and the quality of life in distressed neighborhoods and throughout the community.
4. Reduce the incidence of homelessness in the Louisville Metro community.
5. Address the special needs of Louisville Metro residents, including providing housing and supportive services to person with AIDS and their families.

The funding amounts for CDBG, HOME, ESG, and HOPWA are based on the Federal Budget allocations and will be available during Louisville Metro Government's Fiscal Year 2014. All programs and funding amounts have been included in the Louisville Metro Mayor's Recommended FY 2014 budget and should be considered tentative until approved by the Louisville Metro Council.

Summary Evaluation of Past Performance

As stated in the *Program Year 2011 Louisville/Jefferson County Metro Government Consolidated Annual Performance and Evaluation Report (CAPER)* submitted on September 28, 2012, Louisville Metro has achieved the following outcomes for its first two Program Years of the 2010-2014 Consolidated Plan:

Outcomes Summary- Program Years 2010 and 2011*			
Activity	Outcomes	Program Years 2010-2014 5-Year Goal	Percent of Goal Achieved through June 30, 2012
Increase number of affordable, owner-occupied single-family units	11 units	10 units	110.0%
Increase number of affordable rental units	59 units	120 units	49.2%
Tenant Based Rental Assistance (HOME)	176 persons	890 persons	19.8%
Tenant Based Rental Assistance (HOPWA)	52 persons	225 persons	23.1%
Downpayment Assistance	115 households	210 households	54.8%
Preserve and improve existing affordable rental housing	283 units repaired or rehabilitated	125 units repaired or rehabilitated	226.4%
Preserve and improve existing affordable, owner-occupied single-family housing	1,165 units repaired or rehabilitated	2,135 units repaired or rehabilitated	54.6%
Homeownership or housing counseling services	11,936 persons	6,600 persons	180.8%
Self-sufficiency services (case management)	4,283 persons	10,500 persons	40.8%
Connect vulnerable populations to services and income supports by means of referrals	2,897 persons	6,830 persons	42.4%
Supportive Services for persons who are homeless	25,645 persons	13,000 persons	197.3%
Prevention Services including emergency assistance with rent, mortgage, and utilities, landlord intervention services, and assistance to obtain copies of birth certificates, photo IDs and other documents.	150 persons	4200 persons	3.6%
Essential Services for emergency shelters and transitional housing	13,199 persons	14,000 persons	94.3%
Facilities and services for persons with disabilities (RAMPs program)	152 households	240 households	63.3%
Short Term Rent, Mortgage assistance and Utility Payments (HOPWA)	634 persons	629 persons	100.8%
Supportive Services to persons with HIV/AIDS and their families (HOPWA)	2,175 persons	2,200 persons	98.7%
Cleaning, cutting, and boarding vacant lots	7,217 units	9,600 units	75.1%
Clearance of vacant or abandoned properties	133 units	830 units	16.0%
Property code enforcement	41,667 units inspected	140,000 units inspected	29.8%
Improve energy efficiency and conservation (weatherization)	423 units	1330 units	31.8%
Increase number of jobs created through METCO loans and CAP micro-enterprise program	63.5 jobs created or retained	220 jobs created or retained	28.9%
Job placement or training services	33 persons	1600 persons	2.1%
Technical assistance to encourage the development of micro-enterprises	176 persons	95 persons	185.2%
Loans to create new businesses or assist current businesses in expanding	3 loans	35 loans	8.6%
Loans to increase the number of micro-enterprises	31 loans	55 loans	56.4%
Create five Neighborhood Revitalization Strategy Areas	1 NSRA	5 NSRAs	20.0%

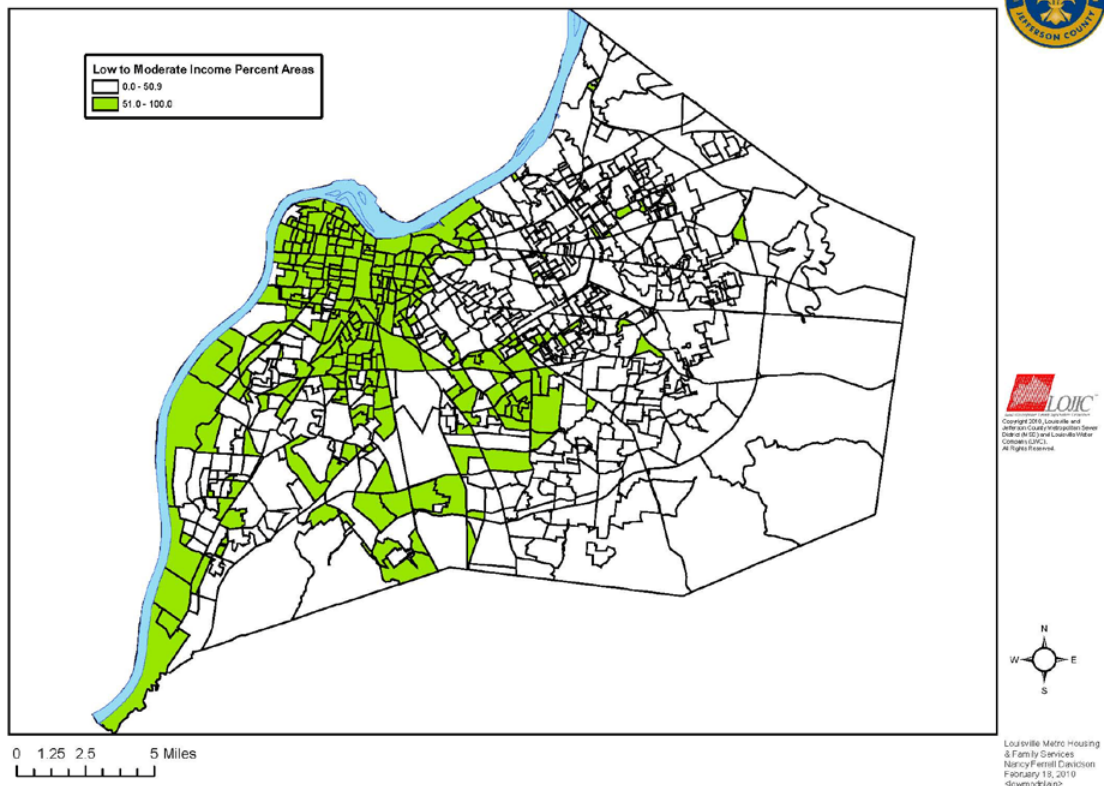
*As reported in Program Year 2011 CAPER

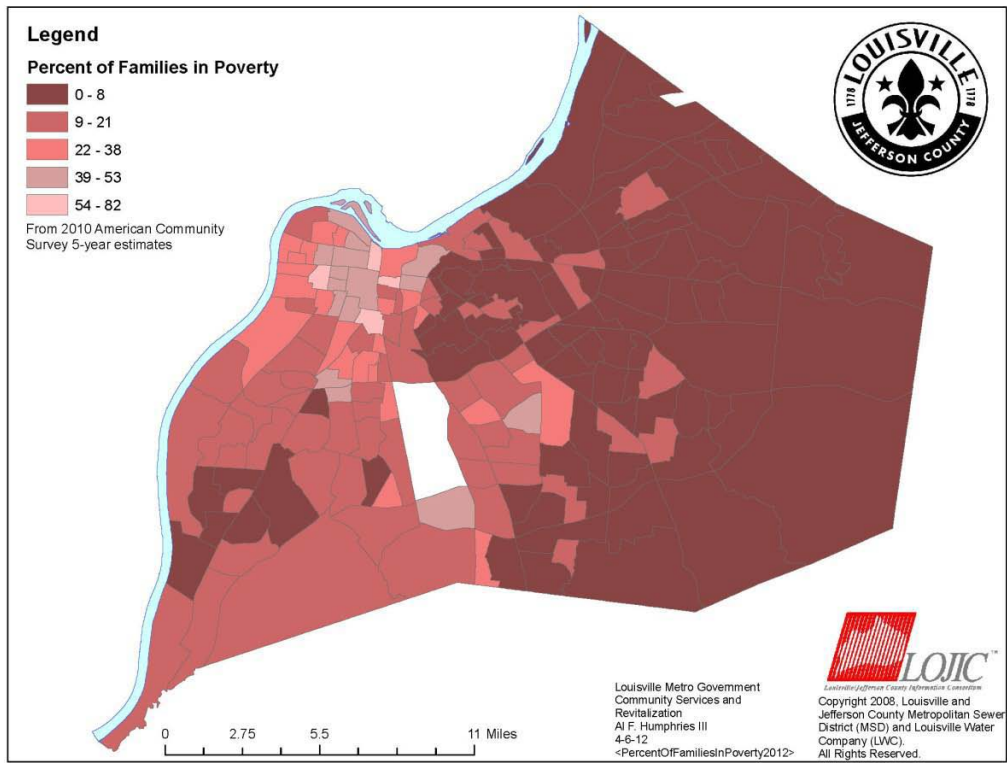
General Questions

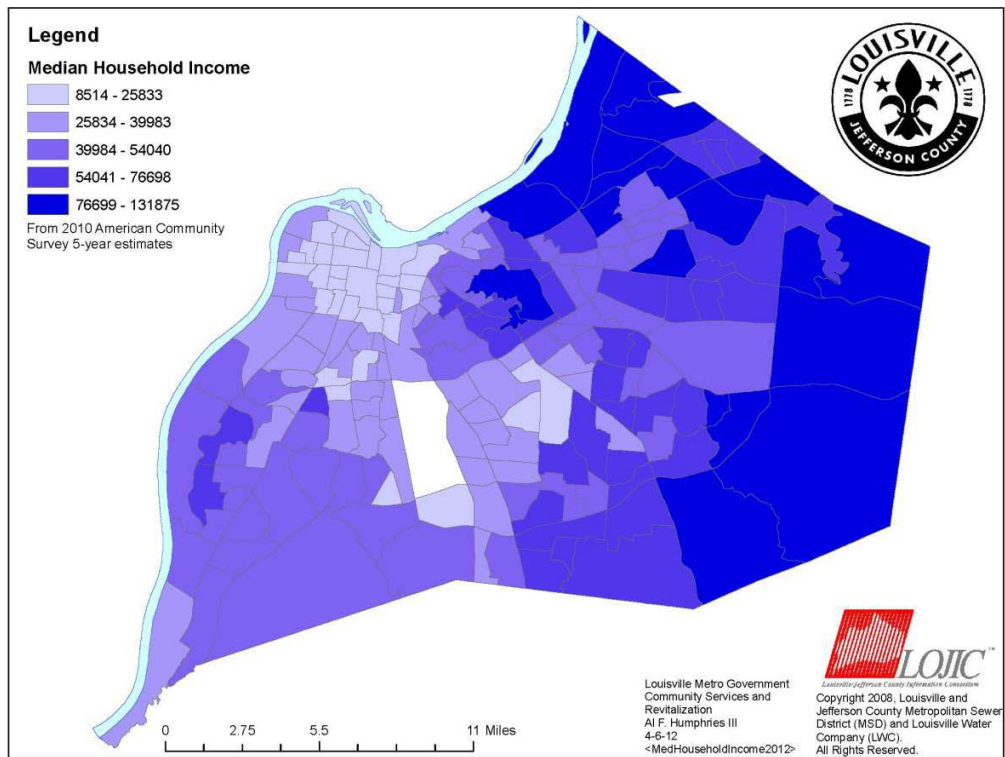
Areas of Geographic Concentration

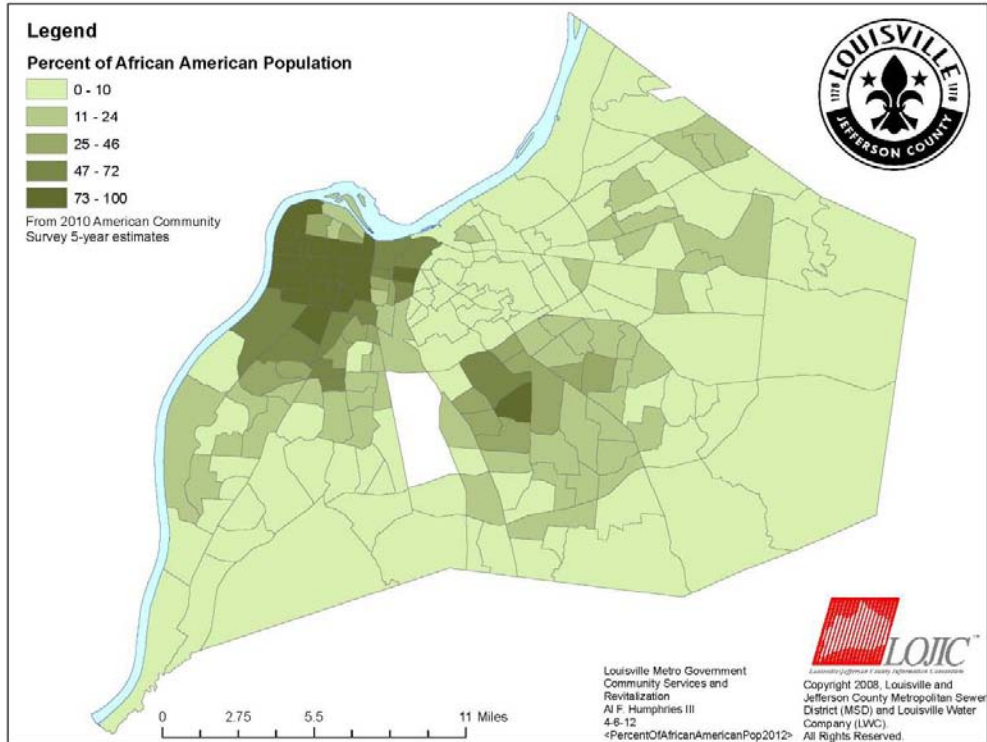
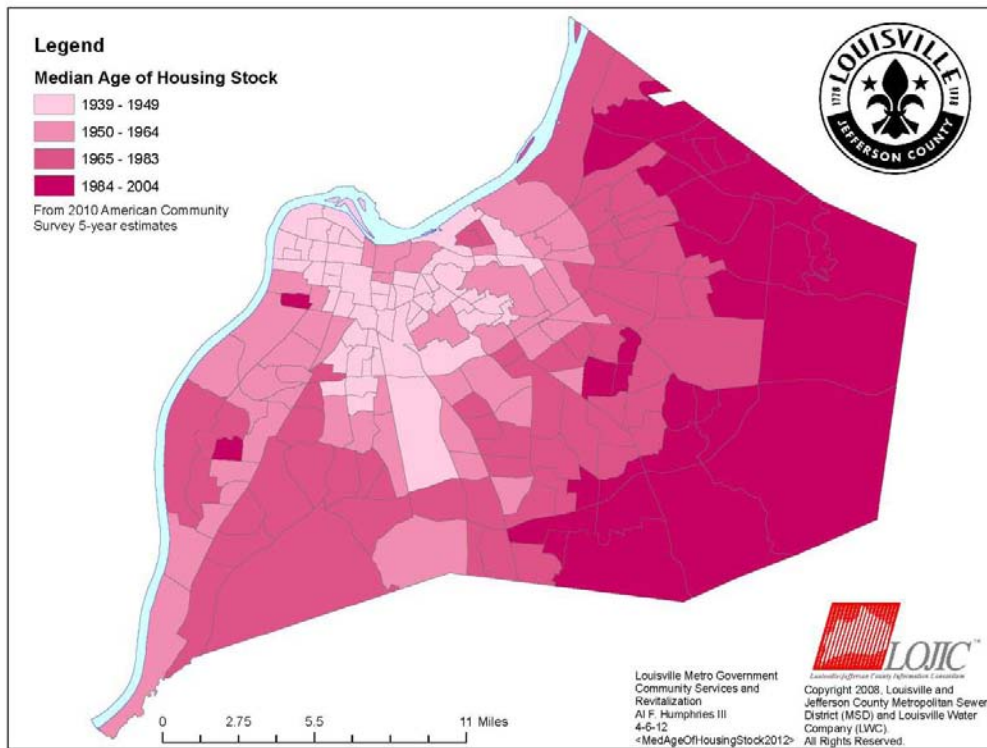
Louisville Metro Government plans a targeted approach to programs during Program Year 2013. The Shawnee Neighborhood will be the focus of the Neighborhood Revitalization Strategy Area (NRSAs), with the Shawnee NSRA plan submitted to HUD in April 2013. Each of the programs available within Louisville Metro Community Services and Revitalization will be marketed toward the households within the Shawnee Neighborhood. All of the Louisville Metro HUD-funded programs are available throughout the Metro area. The maps on the following pages illustrate areas with concentrations of low- and moderate-income households, poverty, older housing stock and racial/ethnic populations.

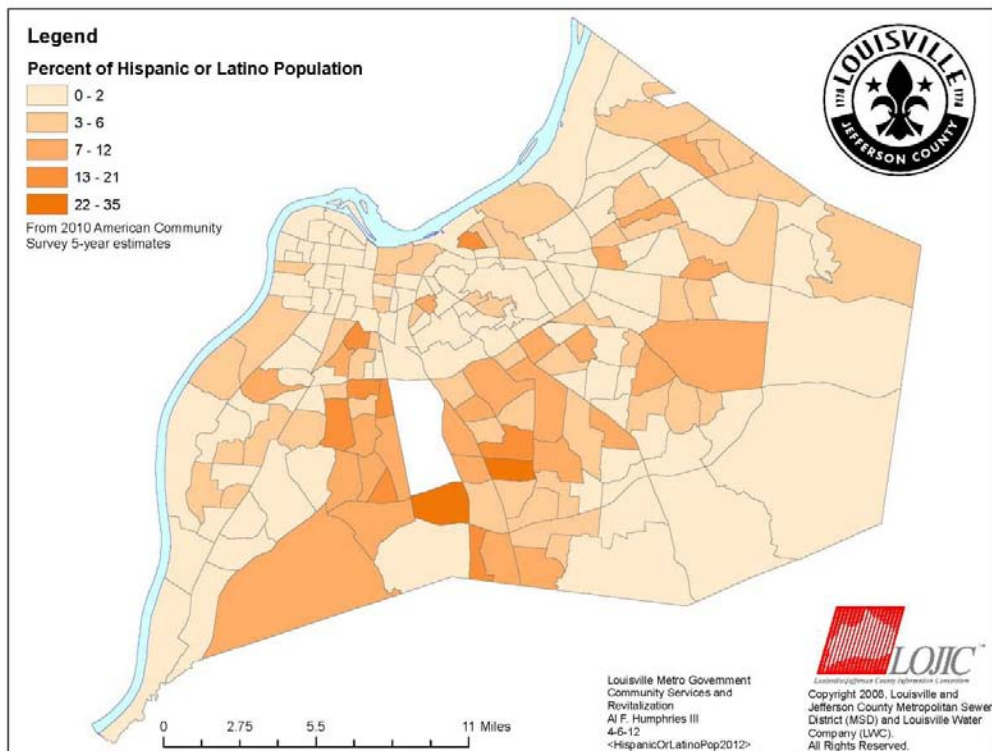
Low to Moderate Income by Census Tract Blockgroups











Geographic Distribution of Activities

With the exception of funds set aside for NRSA activities, all activities that provide direct clients services will be available to qualifying individuals or families on a metro-wide basis. Activities that qualify on a low- and moderate-income area basis will be available in the qualifying census tracts.

Funding for HOPWA activities will be awarded on a renewal bases by LMCSR. Eligible areas of service for HOPWA within the Louisville Metropolitan Statistical Area (MSA) include Bullitt, Henry, Jefferson, Meade, Nelson, Oldham, Shelby, Spencer, and Trimble Counties in Kentucky and Clark, Floyd, Harrison, Scott, and Washington Counties in Indiana.

During the development of the 2010 – 2014 Consolidated Plan, Louisville Metro identified five neighborhoods as potential NRSAs. On June 3, 2013, Louisville Metro submitted a plan wasteo authorize the Shawnee neighborhood as a NRSA to HUD.

The Consolidated Plan's proposed NRSAs were selected based on public input during the Consolidated Plan needs assessment process as well as a review of neighborhood-specific data related to housing issues (cost burden, vacant and abandoned structures, code violations, property values, housing stock age and condition, foreclosures, etc). Other considerations included economic and community development needs, department priorities, and the existing conditions that could contribute to NRSA success or failure.

Shawnee Neighborhood Revitalization Strategy Area

The Shawnee neighborhood is roughly the area contained within Census Tracts 4, 7, 8, and 9, with portions of tracts 3 and 6. Based on the Neighborhood Plan for Shawnee, the boundaries of this area, as defined by existing features, are Northwestern Parkway/the Ohio River in the North, interstate I-264 in the East, West Broadway in the South, and the Ohio River in the West. The proposed NRSA is an area of disproportionate racial and low-income concentration.

The neighborhood is bordered by West Broadway, which is one of the city's primary east-west routes into and out of downtown. Shawnee is in close proximity to Louisville's large downtown medical facilities and complexes and is also home to a relatively new health clinic, the Shawnee Christian Health Clinic, which offers affordable health care based on income.

One factor that will help Shawnee to be a successful NRSA is the existence of their neighborhood association, The Shawnee Neighborhood Association (SNA). This association formed in 2007 and is already active in many areas of interest to the residents of Shawnee. The SNA has informed and engaged the community on topics such as zoning, community cleanups, Weed & Seed, crime prevention, and neighborhood development initiatives.

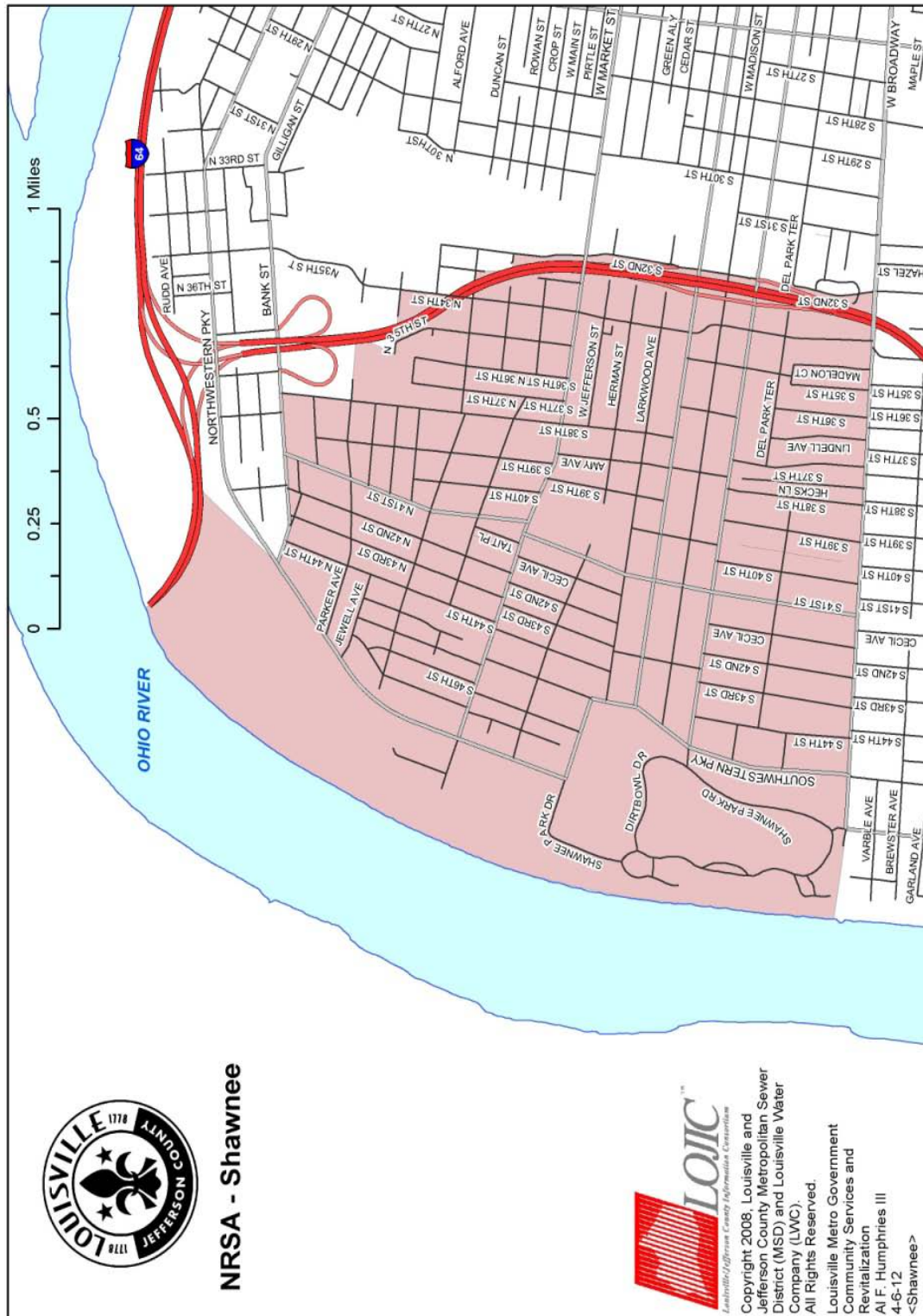
The neighborhood has been working closely with Louisville Metro Planning and Design Services to revise the Shawnee Neighborhood Plan. The draft Neighborhood Plan released in February 2013, in conjunction with input from NRSA plan community hearings, contributed to the prioritization of homeowner rehabilitation and economic development as the primary Shawnee NSRA activities. Metro will take a targeted approach to the NRSA homeowner rehabilitation program by prioritizing major street corridors as investment areas. Streets to be targeted are West Market Street, River Park Drive, Southwestern/Northwestern Parkways, West Muhammad Ali Boulevard, Vermont Avenue, and Broadway. As this is a five year plan, each corridor will be targeted for outreach individually and resident demand will be assessed before targeting the next priority area. Rehabilitation in these corridors, which provide access to Shawnee Park and can offer neighborhood commercial resources, will clearly demonstrate the impact of targeted NRSA investments to neighborhood residents and the public at large.

As the West Market Street Zone is the priority area for housing re-investment identified by residents in the *2013 Shawnee Neighborhood Plan*, West Market Street from 34th Street (Louis Coleman Jr. Drive) to Shawnee Park will be the first target area for homeowner improvements. These investments will further leverage the Louisville Metro Economic Growth and Innovation Department's West Market Corridor Improvement project that will initially invest \$500,000 to improve bus shelters, trees, planters and sidewalks in the corridor.

In program year 2013, \$600,000 in CDBG funding is proposed for Shawnee NRSA activities for homeowner rehabilitation. This investment is in addition to \$400,000 in CDBG funding allocated to the NSRA project in Program Year 2012. LMCSR plans to expand its Economic Development activities, including planning, technical assistance, micro-enterprise development, and lending, to target additional services to Shawnee to meet the anticipated increase in demand created by NRSA and West Market

Corridor investments. Additionally, \$150,000 in public improvements and infrastructure will be targeted to the neighborhood to meet priorities identified through community engagement for the following recent planning activities: Shawnee NRSA plan development, the Shawnee Neighborhood Plan; the 2010 Shawnee Walkability study, and the 2009 West Market Corridor Improvement Study. Ongoing neighborhood engagement will also guide targeted economic development, public improvements, and infrastructure investments. A map outlining the proposed NRSA and further statistics on Shawnee are summarized on the following pages.

Ongoing community engagement and citizen participation in NRSA activities is a priority for LMCSR. LMCSR will appoint a Shawnee Liaison to be based in the NorthWest Neighborhood Place (4108 W. Market Street). The liaison will: conduct outreach and education related to NRSA and client-based LMCSR programs; attend neighborhood meetings; and help target other LMCSR programs to Shawnee residents.



Selected Population and Economic Data for Jefferson County and Shawnee (Census Tracts 4, 7, 8, & 9)*				
Data	Shawnee #	Shawnee %	Jefferson County #	Jefferson County %
Total Population	11,863		735,804	
Low/Moderate-Income Population	8,119	63.6%	284,553	41.8%
Racial/Ethnic Demographics				
Black or African-American	11,863	86.7%	150,759	20.50%
White	1,391	11.73%	543,367	73.80%
Hispanic (any race)	45	0.4%	30,393	4.1%
Total Persons Below Poverty	2797	23.0%	113,606	15.4%
Children (under age 18) in poverty	968	30.7%	40,175	24.0%
Elderly (over age 65) in poverty	225	13.7%	8,579	9.1%
Median Household Income	\$34,205 \$25,541 \$27,551 \$21,470	Tract 4 Tract 7 Tract 8 Tract 9	\$46,298	
Annual Household Income & Benefits				
<i>Total households</i>	4641		301,312	
Less than \$10,000	832	17.93%	25,995	8.60%
\$10,000 to \$14,999	493	10.62%	18,543	6.20%
\$15,000 to \$24,999	716	15.43%	35,476	11.80%
\$25,000 to \$34,999	633	13.64%	34,640	11.50%
\$35,000 to \$49,999	752	16.20%	44,934	14.90%
\$50,000 to \$74,999	675	14.54%	54,407	18.10%
\$75,000 to \$99,999	322	6.94%	33,744	11.20%
\$100,000 to \$149,999	185	3.99%	32,670	10.80%
\$150,000 to \$199,999	33	0.71%	10,183	3.40%
\$200,000 or more	0	0.00%	10,720	3.60%
Employment Estimates				
Total Persons Over 16 in Labor Force	5,518		386,255	
Unemployed	1,109	20.1%	36,394	9.5%
Educational Attainment(Age 25-64)				
<i>Population 25 to 64 years</i>	5064		399,965	
Less than high school graduate	680	13.43%	39,096	9.77%
High school graduate (includes equivalency)	1880	37.12%	110,191	27.55%
Some college/associate's degree	2041	40.30%	124,411	31.11%
Bachelor's degree or higher	463	9.14%	126,267	31.57%

Sources: 2007-2011 American Community Survey 5-Year Estimates; US Department of Housing and Urban Development 2012 Low- and Moderate-Income Summary Data. *Note: These census tracts are an approximation of the Shawnee neighborhood boundaries. The boundaries of the NRSA include small parts of census tracts 3 and 6 and exclude a small portion of census tract 4.

Selected Housing Data for Jefferson County and Shawnee (Census Tracts 4, 7, 8, & 9)*				
Data	Shawnee #	Shawnee %	Jefferson County #	Jefferson County %
Total Housing Stock	5,412		336,184	
Housing Tenure				
Owner-occupied	2,668	49.3%	193,856	57.7%
Renter-occupied	1,973	36.5%	107,456	32.0%
Vacant Housing Units	771	14.2%	34,872	10.3%
Age of Housing Stock				
2005 or later	68	1.3%	11,624	3.5%
2000 to 2004	0	0.0%	25,998	7.7%
1990 to 1999	131	2.4%	36,254	10.8%
1980 to 1989	161	3.0%	27,386	8.1%
1970 to 1979	82	1.5%	51,668	15.4%
1960 to 1969	177	3.3%	50,772	15.1%
1950 to 1959	792	14.6%	52,710	15.7%
1940 to 1949	1022	18.9%	25,642	7.6%
1939 or earlier	2979	55.0%	54,130	16.1%
Value of Owner-Occupied Units				
Less than \$50,000	374	14.0%	9,003	4.6%
\$50,000 to \$99,999	1797	67.4%	34,974	18.0%
\$100,000 to \$149,999	391	14.7%	55,208	28.5%
\$150,000 to \$199,999	96	3.6%	35,669	18.4%
\$200,000 to \$299,999	7	0.3%	32,802	16.9%
\$500,000 to \$999,999	3	0.1%	18,870	9.7%
\$1,000,000 or more	0	0.0%	5,778	3.0%
Selected Monthly Owner Costs as a Percentage of Monthly Income (Units with Mortgage)				
<i>Housing units with a mortgage</i>	1704		134,622	
Less than 20.0 percent	570	33.5%	56,517	42.00%
20.0 to 24.9 percent	319	18.7%	23,456	17.40%
25.0 to 29.9 percent	163	9.6%	15,551	11.60%
30.0 to 34.9 percent	160	9.4%	10,545	7.80%
35.0 percent or more	492	28.9%	28,553	21.20%
Age of Householder- Homeowners				
Householder 15 to 24 years	0	0.00%	1,718	0.89%
Householder 25 to 34 years	189	7.08%	21,607	11.15%
Householder 35 to 44 years	235	8.81%	34,170	17.63%
Householder 45 to 54 years	639	23.95%	44,876	23.15%
Householder 55 to 59 years	395	14.81%	21,312	10.99%
Householder 60 to 64 years	356	13.34%	19,881	10.26%
Householder 65 to 74 years	384	14.39%	25,615	13.21%
Householder 75 to 84 years	312	11.69%	18,521	9.55%
Householder 85 years and over	158	5.92%	6,156	3.18%

Selected Housing Data for Jefferson County and Shawnee (Census Tracts 4, 7, 8, & 9)*				
Data	Shawnee #	Shawnee %	Jefferson County #	Jefferson County %
Gross Rent for Occupied Units Paying Rent				
<i>Occupied units paying rent</i>	1820		103,097	
Less than \$200	52	2.9%	4,227	4.1%
\$200 to \$299	110	6.0%	3,531	3.4%
\$300 to \$499	289	15.9%	14,425	14.0%
\$500 to \$749	603	33.1%	38,754	37.6%
\$750 to \$999	352	19.3%	25,881	25.1%
\$1,000 to \$1,499	362	19.9%	13,952	13.5%
\$1,500 or more	52	2.9%	2,327	2.3%
Gross Rent as a Percentage of Household Income				
<i>Occupied units where rent as a percentage of income can be calculated</i>	1710		100,196	
Less than 15.0 percent	179	10.5%	14,372	14.3%
15.0 to 19.9 percent	150	8.8%	13,875	13.8%
20.0 to 24.9 percent	212	12.4%	12,529	12.5%
25.0 to 29.9 percent	130	7.6%	11,513	11.5%
30.0 to 34.9 percent	109	6.4%	8,540	8.5%
35.0 percent or more	930	54.4%	39,367	39.3%
Age of Householder- Renters				
Householder 15 to 24 years	77	3.90%	12,438	11.57%
Householder 25 to 34 years	518	26.25%	30,298	28.20%
Householder 35 to 44 years	532	26.96%	19,784	18.41%
Householder 45 to 54 years	308	15.61%	19,171	17.84%
Householder 55 to 59 years	114	5.78%	7,218	6.72%
Householder 60 to 64 years	112	5.68%	5,956	5.54%
Householder 65 to 74 years	148	7.50%	5,952	5.54%
Householder 75 to 84 years	130	6.59%	4,079	3.80%
Householder 85 years and over	34	1.72%	2,560	2.38%

Sources: 2007-2011 American Community Survey 5-Year Estimates; US Department of Housing and Urban Development 2012 Low- and Moderate-Income Summary Data. *Note: These census tracts are an approximation of the Shawnee neighborhood boundaries. The boundaries of the NRSA include parts of census tracts 3 and 6 and exclude a small part of census tract 4.

Obstacles to Meeting Underserved Needs

The biggest challenge to meeting the needs of underserved populations in Louisville Metro continues to be a lack of resources. Due to current economic conditions and with the majority of federal funding sources experiencing reductions, Louisville Metro has chosen to focus on activities that will address the basic tenets of the Consolidated Plan.

Activities such as Emergency Repair, Weatherization, Homeownership Counseling, Affordable Housing Development, and assistance to Community Housing Development Organizations (CHDOs) will assist low-income populations in securing safe, clean and affordable housing.

The need for affordable housing in Louisville Metro is great. The National Low Income Housing Coalition's 2013 Report *Out of Reach*, shows that 55% of Jefferson County renters- 59,100 people- are unable to afford a two-bedroom apartment at Fair Market rent. Our community's great, unmet demand for permanently affordable housing is also seen in the Louisville Metro Housing Authority's wait lists of nearly 19,000 households. Additionally, the 2007-2011 American Community Survey (ACS) shows that 37.8% of all renters and 29.0% of homeowners are cost-burdened in Jefferson County. The lack of safe, clean, and affordable housing continues to impact families with children in Louisville. In the 2011-12 school year, Jefferson County Public Schools reported that 12,389 schoolchildren experienced homelessness at some point during the year. This represents 21% increase from 2010-2011 and a 253% increase since 2003-4. Economic Development activities such as the Micro-Enterprise development and loan program will assist businesses seeking to expand, create jobs that will be available to low-income individuals and provide assistance, training, and technical support to low-income individuals planning to start a business. These programs will be expanded in Program Year 2013 to respond to anticipated increased demand in the Shawnee neighborhood resulting from proposed Neighborhood Stabilization Revitalization Area (NRSA) activities and the West Market Street Corridor Improvement project implemented by the Louisville Metro Department of Economic Growth and Innovation. Creating economic opportunities for low-income individuals and their families remains highly important. Despite a decline in the Jefferson County unemployment rate from 9.8% in February 2012 to 8.2% in February 2013 (according to the Bureau of Labor Statistics) unemployment remains high. Funding for activities such as the Family Economic Success program will provide financial literacy and skills training to low-income individuals that will put them on the path to self-sufficiency.

Also, in Program Year 2013, Louisville Metro will use \$1,500,000 in CDBG funds to create a new loan fund for businesses needing capital to expand or locate in Louisville Metro that satisfy one of two criteria: (1) create significant new jobs or (2) provide goods or services to an area which has a significant need for such goods or services.

Louisville Metro residents demonstrate a strong need for improved economic opportunity. Metropolitan Housing Coalition's 2012 *State of Metropolitan Housing Report* found that on third of workers in the Louisville Metropolitan Statistical Area, one-third earn less than the \$27,920 (\$13.42 per hour) needed to afford a a two-

bedroom unit at Fair Market Rent. The need for better employment is heightened in some of our neighborhoods. According to the 2007-2011 American Community survey, 56.2% of workers in the West Louisville Census County Division (CCD) earned less than \$25,000 per year, as compared with 26.6% of Jefferson County as a whole. The median household income of \$21,448 in the West Louisville CCD is \$24,850 less than Jefferson County's median income.

The Code Enforcement and Vacant Lot Demolition programs will increase the safety and livability of the community, particularly in low-income areas. Additionally, in Program Year 2013, LMCSR will participate in the implementation of Louisville Metro Government's near-term early intervention strategies and longer-term policies to stabilize and mitigate our city's vacant and abandoned property problem. These strategies will be released in Spring/Summer 2013 and implementation of near-term strategies in conjunction with Metro government partners to be implemented within one to three years.

Vacant properties and structures pose a threat to our neighborhoods, homeowners' equity, health, and public safety. The need to remediate the threat of vacant properties is strong. As of April 10, 2013, the Louisville Metro Department of Codes and Regulations reported 4,293 vacant structures and 913 vacant lots in its active inspection case database. These vacant structures and lots are concentrated in Louisville's Center City and West End neighborhoods, with 70.65% of vacant structure cases and 75.25% of vacant lot cases in Metro Council Districts 1, 2, 3, 4, 5, and 6.

Particularly vulnerable homeless and special needs populations will be assisted through programs within the department and through financial assistance to nonprofit subrecipients. Homeless individuals and families will be supported through CDBG and ESG funding distributed to nonprofit subrecipients. HOPWA funding will be distributed to subrecipients to provide supportive services, tenant-based rental assistance, or short-term rent, mortgage or utility assistance to individuals suffering from HIV/AIDS and their families. Direct support to homeless individuals and families in securing housing will be provided through a HOME funded tenant based rental assistance (TBRA) program. A ramp construction program will increase the mobility and self-sufficiency of individuals with physical disabilities.

Available Federal Resources

In program year 2013 Louisville Metro expects to receive the following amounts of federal funding to address issues relevant to Strategic Plan objectives.

Expected Federal Resources: Program Year 2013	
CDBG	\$ 10,449,241.00
HOME	\$ 2,482,928.00
ESG	\$ 710,930.00
HOPWA	\$ 530,920.00
Lead Hazard Control Grant (3-Year Award = \$2,402,849.50)	\$ 800,950.00
LMCSR Shelter Plus Care Grants	\$ 2,149,710.00
LMCSR Supportive Housing Grants	\$ 227,165.00
Supportive Housing Pass-Through from KHC	\$ 12,379.00
Section 8	\$ 68,468,000.00

In addition, Louisville Metro is providing \$524,015 in general funds as cash match for the HOME Investment Partnership program.

COMMUNITY DEVELOPMENT BLOCK GRANT - 2013 ACTION PLAN BUDGET		
ACTIVITY	BUDGETED AMOUNT	CATEGORY TOTALS
HOUSING		
Residential Programs Delivery	800,900	
Residential Repair Program	703,000	
Total Housing		1,503,900
RELOCATION		
Relocation	20,000	
Total Relocation		20,000
NEIGHBORHOOD REVITALIZATION STRATEGY AREA		
Shawnee Neighborhood Revitalization Strategy Area	600,000	
Total NRSA		600,000
PUBLIC FACILITIES AND IMPROVEMENTS		
Community Center Improvements	225,000	
Other Public Facilities and Infrastructure	1,175,000	
Smoketown HOPE VI	2,000,000	
Total Public Facilities and Improvements		3,400,000
CLEARANCE		
Vacant Properties Demolition	816,700	
Total Clearance		816,700
PUBLIC SERVICE		
Homeless Services	1,127,700	
Out of School Time (OOST) Enrichment	75,000	
Homeownership Counseling	80,100	
Family Economic Success Program	328,000	
Total Public Service		1,610,800
CODE ENFORCEMENT		
Code Enforcement	975,000	
Total Code Enforcement		975,000
ECONOMIC DEVELOPMENT		
Economic Development	1,500,000	
CSR Economic Development Activities	533,000	
Total Economic Development		2,033,000
ADMINISTRATION AND PLANNING		
Urban Design/Landmarks	115,000	
CSR Department Services	1,366,200	
Human Relations - Fair Housing	70,000	
Urban League - Fair Housing	23,000	
HMIS Grant Match	36,600	
Indirect Cost	418,000	
Total Administration and Planning		2,028,800
TOTAL CDBG 2013 ACTION PLAN BUDGET		12,988,200

<u>2013 ACTION PLAN CDBG FUNDS</u>	<u>ROUNDED</u>	
2013 Entitlement Funds	10,449,251	10,449,300
Funds Recommended for Re-Appropriation	1,253,900	1,253,900
FY14 Estimated Program Income	600,000	600,000
Prior Year Carryforward	135,000	135,000
FY13 CDBG Operating Carryforward Funds	550,000	550,000
TOTAL 2013 ACTION PLAN CDBG FUNDS	12,988,151	12,988,200

CDBG 2013 ACTION PLAN BUDGET - CAP CALCULATIONS			
<u>Action Plan Category</u>	<u>Amount</u>	<u>% of Total*</u>	<u>Calculation</u>
Public Service	\$ 1,610,800.00	14.58%	=1,610,800/11,049,300
Administration & Planning	\$ 2,028,800.00	18.36%	=2,028,800/11,049,300
Total CDBG 2013 ACTION PLAN BUDGET*	\$ 11,049,300.00		
<p>*The CDBG 2013 Action Plan budget of \$12,988,300 is comprised up of \$10,449,300 of entitlement funds, estimated program income of \$600,000 and carryforward funding of \$1,939,000. The PS and Admin Caps are calculated based on entitlement and program income funds only.</p>			
15% Public Service Limit	\$ 1,657,395.00	Available	\$ 46,595.00
20% Admin & Planning Limit	\$ 2,209,860.00	Available	\$ 181,060.00

HOME INVESTMENT PARTNERSHIP PROGRAM - 2013 ACTION PLAN BUDGET	
ACTIVITY	BUDGETED AMOUNT
Community Housing Development Organization (CHDO)	\$ 449,000
Affordable Housing Development	\$ 1,865,800
Tenant Based Rental Assistance	\$ 400,000
HOME Administration	\$ 278,200
Total HOME 2013 ACTION PLAN BUDGET	\$ 2,993,000

<u>2013 ACTION PLAN HOME FUNDS</u>			<u>ROUNDED</u>
2013 Entitlement Funds	\$	2,482,928	\$ 2,482,900
Funds Recommended for Re-Appropriation	\$	135,091	\$ 135,100
FY14 Estimated Program Income	\$	300,000	\$ 300,000
FY13 HOME Operating Carryforward Funds	\$	75,000	\$ 75,000
TOTAL 2013 ACTION PLAN HOME FUNDS	\$	2,993,019	\$ 2,993,000

HOME 2013 ACTION PLAN BUDGET - CAP CALCULATIONS			
<u>Action Plan Category</u>	<u>Amount</u>	<u>% of Total*</u>	<u>Calculation</u>
Administration & Planning	\$ 278,200.00	10.00%	=278,200/2,782,900
Total HOME 2013 ACTION PLAN BUDGET*	\$ 2,782,900.00		
<p>*The HOME 2013 Action Plan budget of \$2,993,000 is comprised up of \$2,482,900 of entitlement funds, estimated program income of \$300,000 and carryforward funding of \$210,100. The Admin Cap is calculated based on entitlement and program income funds only.</p>			
10% Limit =	\$278,290	Available	\$90.00

EMERGENCY SOLUTIONS GRANT - 2013 ACTION PLAN BUDGET		
ACTIVITY	BUDGETED AMOUNT	
Emergency Shelter	\$	328,200
Prevention	\$	61,600
Street Outreach	\$	94,200
HMIS	\$	43,400
Rapid Re-Housing	\$	130,530
ESG Administration (7.5%)	\$	53,000
Total ESG 2011 ACTION PLAN BUDGET	\$	710,930

ESG 2013 ACTION PLAN BUDGET - CAP CALCULATIONS			
<u>Action Plan Category</u>	<u>Amount</u>	<u>% of Total*</u>	<u>Calculation</u>
Administration & Planning (7.5%)	\$ 53,000	7.46%	=\$53,000/\$710,931
Total ESG 2012 ACTION PLAN BUDGET	\$ 710,931		

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS - 2013 ACTION PLAN BUDGET	
ACTIVITY	BUDGETED AMOUNT
Housing Assistance and Supportive Services	\$ 515,000
HOPWA Administration (3%)	\$ 15,920
Total HOPWA 2013 ACTION PLAN BUDGET	\$ 530,920

HOPWA 2013 ACTION PLAN BUDGET - CAP CALCULATIONS			
<u>Action Plan Category</u>	<u>Amount</u>	<u>% of Total*</u>	<u>Calculation</u>
Administration & Planning	\$ 15,920	3.00%	=\$15,920/\$530,920
Total HOPWA 2013 ACTION PLAN BUDGET	\$ 530,920		

Managing the Process

Lead Agency

With a unique blend of housing, human services, anti-poverty programs and community linkages, LMCSR is the lead agency for preparing, administering, reporting, and monitoring Louisville Metro Government's five-year Consolidated Plan, annual Action Plan and NRSA designations. LMCSR is comprised of several divisions. The Community Services division provides all of the client-based services within the Department. The Community Revitalization division manages all of the development-related projects. New this year is the Financial Empowerment and Economic Development division, which is responsible for strengthening financial empowerment services and partnerships in the community. In addition, that division oversees the Micro-Enterprise Program. The Research, Planning, and Compliance division manages all of the Department's subrecipients, develops funding plans and prepares other grant applications, and conducts monitorings. Finally, the Administration division oversees necessary administrative functions with CSR.

LMCSR works with other Louisville Metro departments to carry-out activities. These departments include Public Works and Assets, Codes and Regulations, Economic Growth and Innovation, Public Health and Wellness, and the Human Relations Commission. In addition, LMCSR works directly with over 85 non-profit agencies, historically providing them with support through an External Agency Fund (funded with general fund dollars), to provide housing and human services to the community. Many of these agencies are also involved in Continuum of Care (CoC) or entitlement funded activities.

LMCSR, through its Neighborhood Place partnerships, maintains a service network with the Kentucky Department of Community Based Services (Temporary Assistance for Needy Families, Supplemental Assistance Nutrition Program, Medicare, Medicaid, Kentucky Children's Health Insurance Program and Child Protective Services), Jefferson County Public Schools, Seven Counties Services (mental health and substance abuse service provider), Public Health and Wellness, and KentuckianaWorks (the area's Workforce Investment Board).

Plan Development

As the fourth year of activities covered by the 2010 to 2014 Consolidated Plan, the 2013 Action Plan has mainly been seen as a continuation of those extensively developed priorities. In the past year, LMCSR has worked to strengthen our relationships with stakeholders in the community and to remain constantly aware of their changing needs and priorities. The Director of LMCSR consulted with leadership from other Metro departments, including Codes and Regulations, Public Works and Assets, Economic Growth and Innovation and the Human Relations Commission to discuss their program needs and capacity in the upcoming year.

A portion of CDBG funding, \$999,400 was allocated distributed to subrecipients who work primarily with homeless populations via a panel process. A mandatory orientation for all potential CDBG applicants was held on March 6, 2013 and all

applications for this funding were due on March 25, 2013. Scoring criteria for applications were made available online prior to the submission deadline. Recommendations for funding by the panel were included in the Mayor's Recommended FY14 budget, which must be approved by the Louisville Metro Council. The panel included representatives appointed by the Mayor and Metro Council. Additionally, \$36,600 in CDBG funds will be allocated to Homeless Management Information Systems (HMIS) and \$128,300 will support homeless services delivery by LMCSR.

Emergency Solutions Grants (ESG) funding (\$484,000) was allocated to subrecipients via a panel process. Funding for emergency shelter, street outreach and prevention was made available through this RFA process. LMCSR has also made it a goal to increase the number of family emergency shelter beds, due to a documented shortage in the community. In addition, LMCSR is prioritizing programs that incorporate financial empowerment strategies. The remainder of anticipated ESG funding will support rapid re-housing (\$130,530), HMIS (\$43,400), and administrative costs (\$53,300).

Regulatory changes to both the Continuum of Care (CoC) and ESG funding have changed the eligibility of certain activities and projects that serve the homeless in Louisville. These changes have also caused LMCSR to re-examine funding priorities for ESG. Through the analysis of data, the effects of regulatory changes, consumer focus groups and the assessments provided by service providers in the community; the department has prioritized the following for ESG funding.

- Priority 1: Emergency Shelter (48% of total funding)
- Priority 2: Rapid Re-Housing (29.5% of total funding)
- Priority 3: Prevention (10% of total funding)
- Priority 4: Street Outreach (5% of total funding)
- Priority 5: Administration (7.5% of total funding)

A mandatory orientation for all potential ESG applicants was held on March 6, 2013 and all applications for this funding were due on March 25, 2013. Scoring criteria for applications were made available online prior to the submission deadline. Recommendations for funding by the panel were included in the Mayor's Recommended FY14 budget, which must be approved by the Louisville Metro Council. The panel included representatives appointed by the Mayor and Metro Council

With the exception of set-asides for administrative costs, all HOPWA funding is distributed to local subrecipients. Due to the generally consistent nature of the HOPWA funding, Louisville Metro renewed funding for HOPWA subrecipients. HOPWA subrecipients submitted proposals directly to the LMCSR's Compliance and Administration division, where the proposals were reviewed and recommended for funding.

Coordination

LMCSR leadership and staff meet regularly with community partners and represent LMCSR on a number of committees and coalitions. These connections allow for better collaboration and communication between all involved government, non-profit, and private partners.

LMCSR is represented on the following committees, working groups, or task forces by the Office on Homelessness: The Coalition for the Homeless, Board of Directors; the Housing Partnership, Inc., Board of Directors; St. John Center for Homeless Men, Board of Directors; the Louisville Continuum of Care Advisory Board; Kentucky Interagency Council on Homelessness; JCPS Homeless Students Planning Team; House Bill 843 Council which bring together mental health and homeless policy experts; Project Homeless Connect Planning Team; and the Housing Options Task Force.

Citizen Participation

Citizen Participation Process

In accordance with the provisions established in LMCSR's Citizen Participation Plan two public hearings were scheduled regarding the development of the 2013 Action Plan. The first hearing was held on March 19, 2013 at 6:00 p.m. at the Mayor's gallery, 537 W. Jefferson Street. Its purpose was to explain the purpose of the 2013 Action Plan and solicit citizen comments regarding the prioritization of services and programs before the development of the draft 2013 Action Plan. Legal Notice of this hearing was placed in the *Louisville Courier-Journal* on March 10, 2013. A copy of this notice is included as an appendix to this plan. In addition to the legal notice, an email announcement for the first hearing was sent to all CDBG, ESG and HOPWA subrecipients, all agencies receiving External Agency Funds from Louisville Metro, and the Metropolitan Housing Coalition, a flyer was sent to the Louisville Metro Housing Authority for distribution, and an announcement was posted on the LMCSR's website.

The second hearing was held on April 23, 2013 at 6:00 p.m. in the Mayor's Gallery, 527 W. Jefferson Street. Its purpose was to solicit citizen input on the draft 2013 Action Plan released on April 11, 2013. Legal notice of this hearing and the draft 2013 Action Plan release was placed in the *Louisville Courier-Journal* on April 7, 2013. A copy of this notice is included as an appendix to this plan. For this hearing an email announcement was sent to all CDBG, ESG and HOPWA subrecipients, all agencies receiving External Agency Funds from Louisville Metro, and a compiled list of partners, developers, and associated agencies, a flyer was sent to the Louisville Metro Housing Authority for distribution, an announcement was posted on the LMCSR's website, and a press release was distributed through the Mayor's office.

A 30-day public comment period for draft 2013 Action Plan began on April 11, 2013 and ended on May 12, 2013. Notice of this comment period was included in the second legal notice described above and was detailed in all correspondence announcing the second public hearing.

Citizen Comments

A summary of all comments received as of the publication of the draft 2013 Action Plan are included as an appendix to this plan. LMCSR has responded to all citizen comments received in the final 2013 Action Plan submitted to HUD.

Attendees of the first public hearing and their affiliations are detailed below.

First Public Hearing: March 19, 2013	
Attendee	Organization or Affiliation
Dana L. Duncan	Americana Community Center
John Cullen	Lock Up Lead
Cathy Hinko	Metropolitan Housing Coalition
Jeff Weathers	Unaffiliated
Frank Schwartz	Project Warm
Jan Cieremans	Victorian Louisville
Jeff Been	Legal Aid Society
Barbara Hedspeth	Bridgehaven Mental Health
Gloria Ray	Keeping It Real Loving Caring Sharing in the Neighborhood Institute, Inc.
Rev. Paul "Bo" Stillwell	Keeping It Real Loving Caring Sharing in the Neighborhood Institute, Inc.
David Allgood	Center for Accessible Living

Speakers at the first public hearing were: Dana L. Duncan, Americana Community Center; John Cullen, Lock Up Lead; Cathy Hinko, Metropolitan Housing Coalition; Frank Schwartz, Project Warm; Jan Cieremans, Victorian Louisville; Barbara Hedspeth, Bridgehaven Mental Health; Rev. Paul "Bo" Stillwell, Keeping It Real Loving Caring Sharing in the Neighborhood Institute, Inc.; and David Allgood, Center for Accessible Living. Their comments are included as an appendix to the draft.

LMCSR received written comments for the first public hearing from: Lisa Thompson, New Directions Housing Corporation; Natalie Harris, Coalition for the Homeless; and Kate Cunningham, Habitat for Humanity volunteer; and Lisa Sutton, House of Ruth.

Attendees of the second public hearing and their affiliations are detailed below.

Second Public Hearing: April 23, 2013	
Attendee	Organization or Affiliation
Donna Trabue	Volunteers of America

No members of the audience chose to make comment at the second public hearing. After the second public hearing, LMCSR received written comment from Karen and Gary Crook of Lexie's Trading Post via email on May 2.

Comments Not Accepted

All comments regarding the 2013 Action Plan received as of April 10, 2013 were accepted. All comments received during the public comment period ending May 12,

2013 and LMCSR's responses to those comments will be included as an appendix to the final 2013 Action Plan to be submitted to HUD.

Outreach to Residents of Targeted Revitalization Areas

In accordance with the provisions established in LMCSR's Citizen Participation Plan two public hearings were held regarding the development of the Shawnee Neighborhood Revitalization Strategy Area (NSRA) plan. The first hearing was held on March 7, 2013 at 5:30 P.M. at Shawnee Golf Course, 460 Northwestern Parkway. Its purpose was to discuss the goals of the NSRA plan and solicit citizen statements regarding their vision for the future of the Shawnee Neighborhood. A flyer for this hearing was distributed to all Louisville Metro Council members, Louisville Metro Housing Authority email announcement for the first hearing was sent to all CDBG, ESG and HOPWA subrecipients, and all agencies receiving External Agency Funds from Louisville Metro. An announcement was posted on the Louisville Metro Department of Housing and Family Services website, and a press release was distributed through the Mayor's office. Notice of this hearing was also included in the newsletter of the District 5 Louisville Metro Council member, and distributed to organizations working in the Shawnee neighborhood, including the Network Center for Community Change (NC3), the Fuller Center for Housing, Habitat for Humanity, New Directions Housing Corporation, and the Center for Neighborhoods.

A second hearing was held on April 2 at 6:00 P.M. at the NorthWest Neighborhood Place, 4018 West Market Street to solicit citizen responses to the draft Shawnee NSRA plan. Legal Notice of this hearing was placed in the *Louisville Courier-Journal* on March 15, 2013. An email announcement was sent to all CDBG, ESG and HOPWA subrecipients, all agencies receiving External Agency Funds from Louisville Metro, and a compiled list of partners, developers, and associated agencies, a flyer was sent to the Louisville Metro Housing Authority for distribution, an announcement was posted on the Louisville Metro Department of Housing and Family Services website, and a press release was distributed through the Mayor's office. Notice of this hearing was also included in the newsletter of the District 5 Louisville Metro Council member, and distributed to organizations working in the Shawnee neighborhood, including the Network Center for Community Change (NC3), the Fuller Center for Housing, Habitat for Humanity, and the Center for Neighborhoods.

A 30-day public comment period regarding the draft Shawnee NSRA began on March 15, 2013 and concluded on April 15, 2013. Notice of this comment period was included in the legal notice described above. Public comments on the Shawnee NSRA Plan and LMCSR responses were included in the final plan submitted to HUD on June 3, 2013.

Additionally, LMCSR has participated in citizen meetings for concurrent planning projects for Shawnee that have helped shape the Shawnee NSRA plan: the Shawnee Neighborhood Plan coordinated by the Louisville Metro Planning and Design Services and the West Market Street Corridor Improvement Plan coordinated by the Louisville Metro Department of Growth and Innovation.

Institutional Structure

LMCSR is responsible for the implementation of CDBG, HOME, ESG and HOPWA entitlement programs for Louisville/Jefferson County Metro Government. Within the department's institutional structure the Research, Planning, and Compliance (RPC) division oversees grants and contracts (from pre-application to close-out) for each of the organization's three divisions.

The RPC division is responsible for:

- Coordinating Consolidated Plan and Action Plan activities with other Metro agencies, including the Louisville Metro Housing Authority;
- Ensuring programmatic and financial reporting requirements are met;
- Producing the Consolidated Plan and Annual Action Plans, including the facilitation of citizen participation;
- Preparing the Consolidated Annual Performance and Evaluation Report (CAPER);
- Ensuring compliance with labor standards, environmental review, conflict of interest, Section 3, Fair Housing, and additional compliance issues;
- Assuring adherence to affordability periods;
- Handling citizen complaints regarding LMCSR's federal grant programs;
- Management of subrecipients, including all subrecipients funded through the External Agency Fund (general fund dollars);
- Monitoring outside recipients for compliance with federal regulations;
- Integrated Disbursement and Information System (IDIS) maintenance (project/activity set-up and closeout).

The RPC division has developed reporting templates, based on funding source requirements, for LMCSR program staff and sub-recipients to complete monthly.

While continuing formal desk and on-site monitoring, also uses a technical assistance model for subrecipients, attempting to address any individual compliance issues as they arise. This approach is designed to help subrecipients head off potential issues or to correct them early, resulting in the most efficient use of entitlement funding. This practice will continue in the upcoming program year to further strengthen the effectiveness of available funding as well as continue to build valuable relationships with community partners.

The RPC division will provide necessary training or arrange for technical assistance in partnership with the US Department of Housing and Urban Development's (HUD) Louisville Field Office for LMCSR program staff, staff at Metro partner agencies and external subrecipients to enhance administration and performance during Program Year 2013.

Monitoring

As part of its responsibilities for the monitoring of all subrecipients, the RPC division performs risk assessments for each subrecipient to identify the potential risk level for non-compliance prior to the start of the program year based on prior monitoring results or, in rare cases, based on information which raises concerns reported from other agencies or external sources. Subrecipients found to be at low risk receive desk reviews (a low risk assessment cannot reduce minimum on-site monitoring standards). Those found to be at high risk receive a more comprehensive on-site review or the already established minimum on-site reviews may be conducted more frequently. A monitoring schedule is established annually.

To ensure compliance, the RPC division uses checklists which have been developed to ensure monitoring staff review programs in accordance to regulatory requirements specific to each funding source – CDBG, HOME, ESG or HOPWA. The checklists are also specialized to accommodate for the type of review being provided, Desk or On-site reviews.

LMCSR is dedicated to continued improvement of financial and programmatic oversight of subrecipients. During Program Year 2013, the monitoring tasks will continue to be centralized within the RPC division of LMCSR. The RPC division now reviews and approves pay requests from the subrecipients as well, which increases the opportunity for early intervention in problem projects.

Desk Review:

- Examine both routine and special reports from program staff, housing owners/developers/sponsors, subrecipients, and subgrantees. This type of monitoring identifies potential problems by analyzing in-house documentation. Monitoring staff review the following to assess performance and look for indicators of performance or compliance deficiencies:
 - Work Program and Budgets and/or written agreements
 - Including loan agreements, if applicable
 - Monthly reports
 - Occupancy reports
 - Including tenant eligibility
 - Financial documents
 - Including audit reports
 - Draw-down requests and supporting documentation
 - Applicable IDIS reports
 - Correspondence between in-house staff and the funding recipient
 - Including telephone interviews
 - Reports from previous monitoring reviews
- Review and enhance on-site monitoring schedule based on desk review results if necessary.
- Prepare and submit to the sub-grantee or sub-recipient a finalized report detailing any findings and concerns discovered.

This information enables the monitoring staff to evaluate performance and identify any compliance issues.

On-Site Review:

- Visit the program or project to gather specific information and observe programmatic and administrative elements. Steps in conducting an on-site monitoring are as follows:
 - Perform a desk review
 - Conduct the monitoring visit
 - Entrance interview
 - Review a sample (10-20% depending on funding source) of program and project files for compliance with program regulations and eligibility
 - Compare file information with any reports received from subrecipient
 - Perform physical inspection (if applicable)
 - Exit interview
- Prepare and submit to the subgrantee or subrecipient a finalized report detailing any findings and concerns discovered (and any necessary follow-up).

Inspections:

In addition to performing Desk and On-site reviews of our subrecipients, projects funded with federal dollars are also inspected for compliance with local codes and rehabilitation standards.

HOME funded projects are inspected for compliance with local code requirements throughout their affordability period. The intervals by which we schedule inspections depend on the number of units within each project which coincides with the on-site monitoring schedule. As required by HOME regulations, projects are inspected (and monitored on-site) based on the total units (not just HOME units) threshold as follows: projects containing 1-4 units are inspected every 3 years, projects containing 5 to 25 units are inspected every 2 years and projects containing more than 25 units are inspected annually. A minimum of 10-20% of units are inspected (preferably the same units as the file reviews) including one unit in each building housing a HOME unit.

For CDBG funded projects, inspections are conducted as needed throughout the term of the loan to ensure they meet local code requirements.

For HOME funded TBRA projects, inspections occur both prior to lease and annually, throughout the term of the rental assistance. The unit inspections also serve to verify compliance with required occupancy standards in relation to the size of each household.

For HOPWA funded projects and ESG-funded prevention projects, units are inspected to ensure that they meet habitability standards in addition to local code requirements, as required by HOPWA regulations.

For ESG funded renovation projects, inspections are performed to ensure the facility is in compliance with local habitability standards. As with the desk review, this

information enables the monitoring staff to assess performance and identify any compliance issues.

All federally funded subrecipients are required to submit periodic reports detailing accomplishments, expenditures, beneficiary demographics and delays or problems encountered in meeting their benchmarks. LMCSR program staff reviews quarterly reports to assess the progress of each activity, evaluate expenditure rates and determine if the subrecipient is carrying out the activity as planned or whether technical assistance might be necessary to assist the subrecipient and ensure compliance with regulations.

LMCSR staff, along with the other Metro agencies receiving Consolidated Plan funding, are also required to prepare and submit regular performance reports to the RPC division. With the responsibility for maintaining the IDIS system for performance measures, the RPC division regularly reviews the programmatic and financial information within the database to monitor the department's performance, including the timeliness of expenditures.

All monitoring activities are conducted as prescribed by the regulations appropriate to the respective funding source. As part of its commitment to continual improvement, LMCSR will regularly review and enhance its monitoring processes and procedures in accordance with grant and audit guidelines. The proposed monitoring schedule follows.

Program Year 2013 Monitoring Schedule		
Subrecipient/Program	Funding Source	Month
St. John Center - Emergency Shelter	ESG	July
House of Ruth - Emergency Shelter	ESG	July
Legal Aid Society	ESG	July
Wellspring - Murraray-Baxter	CDBG	July
Tenant Assistance - Legal Aid Society	CDBG	July
AIDS Interfaith Ministries Care Team	HOPWA	August
Wayside - Family Emergency Shelter	ESG	August
Bridgehaven - Steps to Recovery	CDBG	August
Wayside - Men's Emergency Shelter	ESG	August
Wellspring - Gaines and Block	CDBG	September
GuardiaCare - Payee Program	CDBG	September
St. John Center - Emergency Day Shelter	CDBG	September
St. John Center - Residential Recovery Program	CDBG	September
Family Health Center, Inc.	CDBG	October
Volunteers of America - Family Emergency Shelter	CDBG	October
Wellspring - Journey House	CDBG	October
YMCA - Street Outreach	ESG	October
Goodwill Renovation	CDBG	Novemeber
Coalition for the Homeless - OperationWhite Flag, QAS, Education	ESG	November
Salvation Army - Family Shelter	ESG	November
YMCA - Shelter House and Family Mediation	CDBG	November
Family Scholar House - At-risk Family Services	ESG	December
Boys Haven - Equine Employment Training	CDBG	December
Family Health Center -Phoenix Health	CDBG	December
Kentucky Refugee Ministries - Refugee Housing	CDBG	December
Center for Women and Families -Shelter	ESG	January
Demolition	CDBG	January
Family & Children First Inc. - Prevention	ESG	January
Property Maintenance	CDBG	January
St. Vicent de Paul - Case Management	CDBG	January
Sidewalk Improvements	CDBG	January
Streets/paving	CDBG	January
Salvation Army - Transitional Housing	CDBG	January
Fair Housing	CDBG	February
House of Ruth	HOPWA	February
Legal Aid Society	HOPWA	February
Petersburg Tennis Courts	CDBG	February
Shawnee Library	CDBG	February
St. Vincent De Paul - Shelter	ESG	February
Urban Design/Landmarks	CDBG	February
Volunteers of America	HOPWA	February
Western Library	CDBG	February

Program Year 2013 Monitoring Schedule (continued)		
Subrecipient/Program	Funding Source	Month
Algonquin Aquatic Facility	CDBG	March
Algonquin Park Pavillion	CDBG	March
Fairdale Sprayground	CDBG	March
Hoosier Hills	HOPWA	March
METCO Loan Program	CDBG	March
Park DuValle Grocery	CDBG-R	March
New Directions Housing Corporation - Roof Repair Program	HOME	March
COOL	CDBG	April
Emergency Repair	CDBG	April
Lead Safe Louisville Project	LBPHC/LHRD	April
Newburg Exterior Repair	CDBG	April
Center for Accessible Living- Ramps Program	CDBG	April
Relocation	CDBG	April
NRSA		
Portland	CDBG - NRSA	November
Shelter Plus Care		
Glade House SPC	SPC	May
Kersey Condo SPC	SPC	May
St. Vincent de Paul Apts SPC	SPC	May
Simon Hall SPC	SPC	May
SPC Case Mgmt	SPC	May
SPC V	SPC	May
Capital Projects		
Boxelder Demo	CDBG	June
Down Syndrome (Acquisition)	CDBG	June
YMCA West Louisville	CDBG	June
JCPS Playgrounds	CDBG	June
Lake Louisville	CDBG	June
Neighborhood Stabilization Program (NSP)		
NSP - 1 State	NSP	September
NSP Activity - Habitat for Humanity	NSP	September
NSP Activity - LMHA	NSP	September
NSP Activity - New Directions Housing Corp.	NSP	September
NSP Activity - REBOUND, INC	NSP	September
NSP Activity - River City Housing, Inc.	NSP	September
NSP Activity - YouthBuild	NSP	September
Non-HUD		
CSBG (CAP)		October
Foster Grandparent Program		October
LIHEAP		October
Louisville Aftercare Service		October
RSVP		October
Safe Haven		October
Senior Nutrition Part B		October
Senior Nutrition Part C		October
Summer Food Service		October
Weatherization		October

Program Year 2013 CDBG, NSP and HOME Rental Monitoring and Inspection Schedule	
Project Name	Project Address
July-13	
North Parkland Partners	2709 and 2817 Greenwood, 2702 Hale, 2702 W. Kentucky
Clark Rentals	1142 S. 15th St
Adams Bodine Apartments/Cain Center	2501 Roger Hughes Way
Dreams with Wings	421 Bauer Ave
Holy Trinity Apartments	3715 St. Michael Church Rd
August-13	
Liberty Green Apartments Phase I	504 East Jefferson Street
Cora Villa/T-Rozz	300, 302, 314 S. 34th
Franklin School Apartments	1815 Arlington Ave
Greater Community Housing	600 N. 27th
September-13	
Former NDHC Broadstreet	scattered site
Clifton Court	1810 Frankfort Ave
Directions Apartments	446 Amy Avenue
NSP Rental - LMHA DC	
Judes Place Apartments	511 Mt Holly Rd
October-13	
Henry Greene Apartments	1005 W. Jefferson
John Griffith	1700 Magazine
South Crums Senior Apartments	3202 Kristen Way
St. John Gardens	708 E. Muhammad Ali
LDG 2	2305-2323 Rodman
November-13	
Downtown Scholar House	900 S. First, 110 W. Breckenridge
Louisville Scholar House	401-09 Reg Smith Circle
Stoddard Johnston Scholar House	2301 Bradley Ave
December-13	
Oracle Single Family Homes 2009	1529, 1533 Maple; 718, 722, 729, 730, 735, 739, 740 S. 16th; 1508, 1510, 1514, 1520, 1522 (front and rear), 1610 Anderson
Oracle Single Family Homes 2010	1778, 1852, 2202, 2203, 2204, 2205, 2208, 2218, 2220, 2307, 2313 W. Ormsby; 3626, 3835 River Park Dr.; 1808, 1810 W. Jefferson
Brook Street Apartments.	1251 S. Brook St

Program Year 2013 CDBG, NSP and HOME Rental Monitoring and Inspection Schedule	
Project Name	Project Address
January-14	
Old School (Heywood)	422 Heywood
Puritan Apartments	1244 S. 4th Street
Roosevelt Partnership LTD	226 N. 17th Street
Overlook Terrace	8115 Glimmer Way
February-14	
St. William Apartments	1127, 1137, 1147, 1157 S. 17th
Stephen Foster Senior Living Apartments.	4020 Garland Avenue
Rhema	4432 W. Broadway
Third and Hill Apartments	315 Hill St., 1480 S. Third St
Seven Oaks	1148, 1150-58 S. 7th; 715, 717, 721, 723 W. Oak
March-14	
Cornerstone Apartments (HOME)	236 E. Kentucky
H. Temple Spears	1515 Cypress Street
Thompson Woodlief Apartments	1700-08 Linda House Way (formerly 1746 Belmar)
Woodsmill/Millwood	5026 Quail Hollow Rd, 761 Huntington Park
April-14	
Coventry Commons I	4517 Cane Run Rd Bldg 3; 4519 Cane Run Rd Bldg. 4
Coventry Commons II	4510 Cane Run Rd. Bldgs. 1-5, 4512 Cane Run Rd. Bldg. 6-9
St. Columba Apartments	3514 W. Market
Wellspring Bridge Apartments	111-117 W. Kentucky
May-14	
Healing Place for Women	1613 S. 16th St
St. Denis Senior Apartments	4209 Cane Run Rd
Village West Apartments	1015 W. Chestnut
Apartments of Hope	1162, 1164, 1166 Hopeful Way
St. Vincent de Paul Homes	416 E. Kentucky, 419 E. St. Catherine, 1041 S. Preston
House of Hope	1157 Dixie Highway
June-14	
Arcadia	1422 Arcade Ave
Partridge Point	3645, 3647-51, 3656, 57, 59 Dena; 3648, 51, 53, 62 Elderwood
Brookstone	2821 Biggin Hill Rd
Zoe Fields	scattered site

Lead-based Paint

Louisville Metro continues to address the issue of Elevated Blood Levels due to Lead Based Paint. LMCSR and the Louisville Metro Department of Public Health and Wellness partner on the Lead-Safe Louisville Project. The purpose of this project is to eliminate lead hazards that exist in both owner occupied and rental units in the Louisville Metro area, especially those where children under six year of age reside. In 2012, the project screened 10,551 individuals. Of those screened, 224 (2.1%) had Elevated Blood Lead (ELB) Levels.

Under the new lead grant awarded to LMCSR, at least 100 units are expected to have lead hazards remediated.

HOUSING

Specific Housing Objectives

The 2010 – 2014 Consolidated Plan established goals and objectives for Louisville Metro for the five year time period. Each objective lists the HUD program objective to which it corresponds and includes a measurable outcome or performance indicator. HUD's program objectives are Decent Housing (DH), a Suitable Living Environment (SL), and enhanced Economic Opportunities (EO). Next to each HUD program objective there is a number representing a HUD outcome indicator: Availability/Accessibility = 1; Affordability = 2; and Sustainability = 3. The activity line indicates which programs will conduct the work necessary to achieve the objectives and produce the outcomes. Funding sources for these activities/programs are also provided.

The Housing objectives detailed in the 2010 – 2014 Consolidated Plan that LMCSR intends to address in the upcoming program year are below. Descriptions of each individual program to be funded follow.

2013 Program Year Housing Objectives

2010 – 2014 Consolidated Plan Goal 1: Louisville Metro residents have a range of choices for safe, decent, secure and affordable housing.

Indicators: Number of Affordable Homes; Number of Affordable Rental Units; Homeownership Rate; Rental Vacancy Rate; Owner-Occupied Vacancy Rate; Housing Cost Burden; Number of Homeless.

Objective 1.1:	Increase the number of affordable homes [HUD DH-1]
Outcome 1.1:	Develop 22-24 new units of affordable single family homeownership housing
Activities 1.1:	Non-profit housing development (Community Housing Development Organizations - CHDOs)
Funding:	HOME

Objective 1.2: Increase the number of affordable rental units **[HUD DH-1]**
Outcome 1.2: Develop 25 new units of affordable rental housing
Activities 1.2: Affordable Housing Development Program, Non-profit housing development (Community Housing Development Organizations - CHDOs)
Funding: HOME and Private Investments

Objective 1.3: Improve energy efficiency and conservation **[HUD SL-3]**
Outcome 1.3: Provide weatherization assistance to 100 households
Activities 1.3: Weatherization Program
Funding: CDBG and Weatherization Assistance for Low Income Persons (Department of Energy - DOE)

Objective 1.4: Assist low- to moderate-income households with rent **[HUD DH-2]**
Outcome 1.4: Serve 190 persons
Activities 1.4: Tenant Based Rental Assistance
Funding: HOME

Objective 1.5: Promote homeownership for low-to-moderate income persons via the Down Payment Assistance Program. **[HUD DH-2]**
Outcome 1.5: Serve 35 persons
Activities 1.5: Down Payment Assistance
Funding: HOME

Objective 1.6: Preserve and improve existing, affordable owner-occupied housing **[HUD DH-3]**.
Outcome 1.6: Provide assistance to 53 single family units.
Activities 1.6: Emergency Repair Program
Funding: CDBG and Weatherization Assistance for Low Income Persons (DOE)

Objective 1.6: Preserve and improve existing, affordable owner-occupied housing **[HUD DH-3]**.
Outcome 1.6: Provide assistance to 50 single-family units.
Activities 1.6: Shawnee NRSA program.
Funding: CDBG

Objective 1.8: Address lead-based paint hazards **[HUD SL-1]**.
Outcome 1.8: Remove or abate lead hazards in 10 units.
Activities 1.8: Lead Safe Louisville Project
Funding: Lead-Based Paint Hazard Control Grant (first program year of new grant), CDBG, Private Investments

Objective 1.9:	Support non-profit housing developers as a core objective in reaching affordable housing goals [HUD SL-1] .
Outcome 1.9:	Maintain an ongoing group of 3 CHDOs.
Activities 1.9:	Technical assistance and direct financial support to CHDOs
Funding:	HOME

Housing Activities

The following are specific activities to be funded that will address the 2010 – 2014 Consolidated Plan Strategic Objectives outlined above.

Emergency and Exterior Repair Program – The Emergency and Exterior Repair program assists owner-occupants of single family homes to make emergency, health and safety and code violations repairs to their home. The homeowner must be income eligible and have lived in the home for one year or more. Rental units are not eligible. The Emergency and Exterior Repair Program covers all of Metro Louisville within the boundaries of Jefferson County. Specific emergency repairs are eligible for this program. They are:

Electrical – Conversion of old fuse boxes to breaker systems; repair/replacement of electrical components considered hazardous by the Fire department or Metro Louisville Electrical Inspectors.

Heating Systems and Air Conditioning – Replace or repair non-functioning heating systems or duct work if necessary. Install or replace air conditioning systems upon written documentation from a physician confirming a medical necessity.

Plumbing – Replacement of nonfunctioning hot water heaters, repair/replacement of gas or water supply lines from utility connection to the house; and sewer lines from MSD connection from the street to the house.

Exterior repairs – Windows, doors, steps/railings, painting/siding, roofing, gutters, downspouts, etc.

Estimated Program Year 2013 Funding: \$228,000

Estimated Number of Households to Receive Assistance: 50

Metro-Wide Weatherization Supplement – This program, utilized to supplement funds provided by the U.S. Department of Energy through Community Action Kentucky, is designed to provide assistance to homeowners needing insulation, weather-stripping and repair and/or replacement of energy systems in the form of a grant. These repairs/replacements include, but are not limited to: furnaces, water heater, duct work, and carbon dioxide and smoke detectors.

Estimated Program Year 2013 Funding: \$250,000 plus Weatherization Assistance for Low Income Persons (DOE)

Estimated Number of Households to Receive Assistance: 100

NRSA Homeowner Rehabilitation Activities - LMCSR plans to accomplish Shawnee neighborhood improvement through homeowner rehabilitation that will improve the livability and quality of homes through various CDBG-eligible home repairs. An average of \$10,000 will be available per qualified household with a maximum of \$24,999 per household. LMCSR's Residential Repair Team will administer the NRSA rehab with a focus on exterior repairs and health and safety code violations. Improvements may include repair or replacement of windows, front and back entry doors, concrete, roofs, paint, vinyl siding, stairs, shutters, security windows and doors, and gutters. Where needed, lead safe work will be done and code violations will be addressed. Metro will take a targeted approach to the NRSA homeowner rehabilitation program by prioritizing major street corridors as investment areas. Streets to be targeted are West Market Street, River Park Drive Southwestern/Northwestern Parkways, West Muhammad Ali Boulevard, Vermont Avenue, and Broadway. As this is a five year plan, each corridor will be targeted for outreach individually and resident demand will be assessed before targeting the next priority area.

West Market Street from 34th Street to Shawnee Park will be the first corridor targeted for homeowner rehabilitation. Clients will be recruited to the program through LMCSR's website, advertisement in Councilwoman Hamilton's weekly e-newsletter, information in information in the Portland Anchor, and through referrals from other agencies. In order to reach the intended target area, rehab staff may also inform homeowners of the program through door-to-door outreach on Market Street. The LMCSR Shawnee Liaison to be appointed will also be highly involved in client outreach and recruitment. They will play a substantial role in informing the community of the program's progress as well as connecting potential homeowners with rehab assistance.

Also, NRSA homeowner rehabilitation in the Portland neighborhood supported by program year 2010 and Program Year 2011 CDBG funding will continue in Program Year 2013. A minimum of 20 Portland households will receive rehabilitation assistance in this program year.

Estimated Program Year 2013 Funding: \$600,000

Estimated Number of Households to Receive Assistance: 50

Community Housing Development Organization (CHDO) Program – A Community Housing Development Organization (CHDO) is a private nonprofit, community-based service organization that has achieved a special designation as a developer of affordable housing. Louisville Metro Government, as the Participating Jurisdiction (PJ), must reserve no less than 15 percent of HOME funds for investment in housing to be developed, sponsored, or owned by community housing development organizations. The CHDO must be the developer, owner, and/or sponsor of the HOME-assisted housing in order to access the CHDO set-aside.

Louisville Metro Government supports CHDOs by providing the following:

- Access to operating support
- Access to training and technical assistance in housing development and management
- Access to construction financing

- Access to gap financing
- The opportunity to earn reasonable developer fees
- Access to retention of CHDO proceeds

Louisville Metro currently provides support to three CHDOs. The current projects include acquisition, new construction and rehabilitation, and resale of single-family housing for homeownership. Future projects may include acquisition and rehabilitation of single-family and multi-family rental projects, with rent-to-own options. Future projects may also include acquisition, rehabilitation, and resale of single-family homes, facilitated by lease-purchase financing.

CHDO - River City Housing, Inc.

As Louisville's oldest active CHDO, River City Housing, Inc. has been developing housing since 1992 when Eastern Area Community Ministries, St. Matthews Area Community Ministries, and United Crescent Hill Community Ministries came together to form the organization. River City Housing, Inc. has built more than 100 homes for low- and moderate-income families throughout the Louisville Metropolitan area. RCH is currently receiving \$50,000 in an operating agreement to build the organization's capacity for developing and managing rental housing. In recent years, they have expanded their skills to include acquisition, rehabilitation of existing houses and property management for rental purposes. River City Housing, Inc. is also currently implementing a \$873,000 development agreement to produce nine homes with CHDO Set-Aside funds. The final two houses have been completed and should be sold by June 2013.

Projected 2013-2014 development activities include: Acquisition of 10-12 units to rehab and develop as lease purchase projects. **TOTAL UNITS 10-12.**

CHDO - REBOUND, Inc.

Having been newly-reorganized and certified as a CHDO in 2009, the mission of REBOUND, Inc. is to facilitate the purchase of homes by persons of low and moderate income. REBOUND will develop decent and affordable homes through construction of new and rehabilitated housing, and promote the rebuilding of urban neighborhoods throughout Metropolitan Louisville. REBOUND is currently receiving \$50,000 in an operating agreement to build the organization's capacity for developing and managing rental housing. REBOUND is in the final stages of a \$641,665 CHDO set-aside development agreement to produce four homes. REBOUND recently sold the 4th and final house of the contract to a low/mod family.

Projected 2013-2014 development activities include: Acquisition, rehab, resale of 6 single family houses, and acquisition, rehab, resale of 6 lease purchase houses. **TOTAL UNITS 12.**

The Neighborhood Institute, Inc. (Keeping It Real)

The newest CHDO in Louisville, Keeping It Real, will be focusing on rehabbing houses for sale to persons of low and moderate income. Keeping It Real is currently receiving \$50,000 in an operating agreement to build the organization's capacity for developing and managing rental housing. Keeping It Real has just completed implementation of a \$321,996.00 development agreement for the construction and sale of two single-family homes. The second and final house was recently sold to and occupied by a low/mod family.

Projected 2013-2014 development activities include: Acquisition and rehab of a six-plex multifamily building, and two single family homes to be used as rental units. **TOTAL UNITS 6-8.**

Estimated Program Year 2013 Funding: \$435,405

Estimated Number of Rental/Homeownership Units to be Developed: 28-32

Affordable Housing Development Program – The Affordable Housing Development program provides the minimum financial assistance (gap financing) to a project which results in owner-occupied or rental units affordable to households making less than 80% AMI. Assistance may be provided for acquisition, new construction, substantial rehabilitation, or adaptive reuse. The Affordable Housing Development Program does not provide subsidies to refinance existing debt or inject funds into projects that are currently operating within an existing Period of Affordability. The purpose of the Affordable Housing Development Program is to offer housing choices to a range of homebuyers and renters, by creating “quality of place” neighborhoods, with a diverse blend of affordable housing types, supported by public facilities and other amenities.

LMCSR, working through its Community Revitalization Division, solicited proposals from not-for-profit and for-profit developers for “gap financing” needs associated with Metro-wide affordable housing development projects. The 2013 Notice of Funding Availability (NOFA) focused exclusively on HOME funded projects. The program goals are to offer housing choices to a range of homebuyers and renters, by creating “quality of place” neighborhoods, with a diverse blend of affordable housing types, supported by public facilities and other amenities. The 2013 NOFA provided opportunities to compete for both CHDO set-aside and general HOME dollars available to commit for projects. Project submissions were due in late April and recommendations for funding will be made in June 2013.

LMCSR created, in consultation with Capital Access, Inc. the “Affordable Housing Development Program & Application Guidelines”, in an effort to familiarize developer(s), Metro Council and other internal and external stakeholders, with our housing products and application process. These guidelines provide underwriting guidance; introduces the rental, lease-purchase and homeownership production opportunities; explains program funding rules and requirements; and provides specific instructions on how to apply for funding.

The program guidelines are complemented by an application used: (1) to evaluate the relevant experience of the development team; (2) to evaluate the development's fiscal viability and staffing; (3) to calculate the feasibility of a sustained project; and (4) to provide an outline of LMCSR's documentation requirements. The guidelines, the application and the evaluation criteria can be obtained from the Revitalization Division website at: www.louisvilleky.gov/CSR/Revitalization. The due date for applications was April 17, 2013 and contracts will be awarded in June 2013.

Affordable Housing Development Program Overview

Funding Priorities:

- Rehabilitation of existing structures, including historic structures;
- Urban projects that build on existing and emerging neighborhood anchors within a quarter of a mile from a school, church, full service grocery store, Metro park and/or safe route access to public transportation;
- Rental developments that increase affordable housing for low- and moderate-income households in census tracts that are not predominantly low-income;
- Homeownership developments that increased mixed-income homeownership opportunities for low- and moderate-income households in census tracts that are not predominantly low-income;
- Projects that use Louisville Metro Government funds to leverage private funding/financing;
- Projects owned, developed, and/or sponsored by a certified CHDO; and
- Projects that do not permanently displace existing residents.

Eligible Applicants:

- For-profit developers, non-profit developers, certified Community Housing Development Organizations & faith and non-faith-based organizations. Applicants must demonstrate housing development experience, financial capacity and availability.
- Applicants must take on the roles of developer, builder, and property manager, or identify partners/contractors who will serve these roles.
- Applicants must be in good standing on current and past projects funded by Louisville Metro Government

Eligible Activities:

- Acquisition
- Rehabilitation
- New construction
- Marketing of homeownership units

Eligible Tenants:

- Households earning incomes at or below 60% of Area Median Income for HOME funds, 80% AMI for most CDBG projects.

Eligible Homebuyers:

- Households earning incomes at or below 60% of Area Median Income

Types and Amounts of Assistance- Rental Production

- Projects typically receive construction financing that converts to some combination of permanent subsidy, homebuyer assistance, and repayment to Louisville Metro Government.
- Construction financing- maximum amount: Louisville Metro Government has its own discretion to set these maximum amounts.
- Permanent financing- maximum amount: Louisville Metro Government has its own discretion to set these maximum amounts.

Types and Amounts of Assistance- Homeownership Production

- Projects typically receive construction financing that converts to some combination of permanent subsidy, homebuyer assistance, and repayment to Louisville Metro Government.
 - Construction financing: short-term, below-market interest rate financing for a development- project. Loan will be recorded as a lien against the property and released upon completion and sale to an eligible buyer, if project applicable. Louisville Metro Government has its own discretion to set these maximum amounts.
 - Permanent subsidy to cover the gap between appraised value & total development costs. This portion of the construction loan will not be repaid to Louisville Metro Government. Louisville Metro Government has its own discretion to set these maximum amounts.
 - Homebuyer assistance: Down payment assistance, non-servicing 2nd mortgage, and/or closing cost assistance. Recorded as a loan forgiven over 5 to 15 years, depending on the amount of direct subsidy to buyer.
 - Maximum Amount: up to 50% of sale price.
 - Buyer's housing-to-income ratio must fall between 10% & 30%.
 - Buyers must contribute a minimum of \$500 of their own cash.
1. Other forms of investment utilized by participants might include Low-Income Housing Tax Credits, HUD 202 (supportive housing for the elderly) or HUD 811 (supportive housing for persons with disabilities) loans, funding from Federal Home Loan Banks, funding from the Affordable Housing Trust Fund, etc.
 2. All Affordable Housing Development Program projects must meet certain written standards:
 - a. Acquisition only – upon completion of the development, the project must meet state and local housing quality stands and code requirements.
 - b. New construction – upon completion of the development, the project must meet all applicable state and local codes, rehabilitation standards and ordinances and the International Conservation Code.
 - c. Rehabilitation – upon completion of the development, the project must meet all applicable state and local codes, rehabilitation standards and ordinances.
 - d. Accessibility – all assisted housing must meet the accessibility requirements of the Fair Housing Act and Section 504 of the Rehabilitation Act of 1973.
 3. Upon completion of a rental project, the owner must maintain the property in accordance with property standards throughout the affordability period.
 4. HOME-assisted rental units are subject to rent limits as identified in 24 CFR 92.252.
 5. In addition, the rental units will be subject to:
 - a. Annual re-certification of tenants income by owner
 - b. Annual reviews of rent and utility usage by owner
 - c. On-site inspections by for compliance with Section 8 Housing Quality Standards and other HUD requirements.

Number of Units	Inspection Required
1-4	Every three years
5-25	Every two years
More than 25	Annually

6. No person on the grounds of race, color, national origin, religion, sex, age or handicap shall be excluded the benefits of, or be subjected to discrimination on any Affordable Housing Development project that receives Louisville Metro financial assistance.
7. The HOME maximum per-unit subsidy limits apply to rental units. The actual subsidy provided is subject to cost allocation and subsidy layering analysis.
8. Owners may not refuse to lease HOME-assisted units to a certificate or voucher under the Section 8 Program, or to a holder of a comparable document evidencing participation in a HOME funded TBRA program.
9. Projects with five or more HOME-assisted are required to restrict 20% of units to the Low HOME rents.

Regulatory Citations and References

Fair Housing and Equal Opportunity

- 92.202 and 92.250
- Title VI of Civil Rights Act of 1964 (42 U.S.C. 2000 et. seq.)
- Fair Housing Act (42 U.S.C. 3601-3620)
- Executive Order 11063 (amended by Executive Order 12259)
- Age Discrimination Act of 1975, as amended (42 U.S.C. 6101)
- 24 CFR 5.105(a)

Handicapped Accessibility

- Section 504 of Rehabilitation Act of 1972 (implemented at 24 CFR Part 8)
- For multi-family buildings only, 24 CFR 100.205 (implements the Fair Housing Act)

HOME funds will also be targeted to support the redevelopment of the Boxelder/Shagbark/Shanks Lane area.

Estimated Program Year 2013 Funding: \$1,865,800 HOME

Estimated Number of HOME Units Completed: Exact production goals will be established when contracts are awarded in June 2013 after competitive applications are reviewed (proposals were due on April 17, 2013).

HOME Tenant Based Rental Assistance – The HOME funded Tenant Based Rental Assistance (TBRA) program provides direct housing assistance to households that meet the Federal HUD Definition of Homeless for up to 24 months. The HOME TBRA moves with the eligible household (the assistance is tenant-based) and the level of TBRA subsidy varies depending on the household income, unit to be rented, and

annual Fair Market Rates (FMR). All HOME TBRA units must meet Housing Quality Standards (HQS) prior to program inception. The HOME TBRA program uses the HUD Section 8/Housing Choice Voucher Program as a program model. All TBRA payments are made directly to the landlord on behalf of the eligible household/tenant, similar to the Shelter Plus Care (S+C) program and Homelessness Prevention and Rapid Re-Housing (HPRP) Program. All HOME TBRA households are now required to participate in monthly case management services while receiving HOME TBRA. Individualized case plans are developed for each HOME TBRA household, with particular attention placed on removal of barriers to promote self-sufficiency. The Section 8/Housing Choice Voucher program reached program capacity several years ago, and the HOME TBRA program was developed to provide additional subsidized housing options into the Louisville/Jefferson County market.

Estimated Program Year 2013 Funding: \$400,000

Estimated Number of Individual Households Assisted: 100

HOME Down Payment Assistance Program (DPA): Louisville Metro will reallocate prior years' HOME funds to support a down payment assistance program for homebuyers earning less than 80% of Area Median Income (AMI).

Estimated Reallocated Prior Years' HOME Funding: \$700,000

Estimated Number of Individual Households Assisted: 35

Needs of Public Housing

Institutional Structure (91.215(i))

The Louisville Metro Housing Authority (LMHA) is responsible for the development and management of federally subsidized low-rent housing in the city. LMHA was created by state legislation in 1937 and operates under local ordinance, state statutes and federal regulations. A nine-member Board of Commissioners, appointed by the Mayor, serves as the policy body of the agency. The Executive Director is also appointed by the Mayor. Funds for the agency's operations come from residents' rents and annual operating subsidy from U.S Department of HUD. LMHA also seeks grants for special projects.

Housing Market Analysis (91.210)

LMHA projects that as of June 30, 2013 there will be a total of 4,158 annual contribution contract (ACC) units in its public housing stock, 3,431 of which are owned and managed by the agency, and 727 HOPE VI/mixed finance units that are privately managed. LMHA anticipates it will be authorized 10,164 units of leased housing in 2013, bringing the grand total of housing units authorized to 14,322 by the fiscal year end. Households served include 54% families, 12% elderly, and 34% disabled. Total households with incomes below 30% of AMI are 69% and households with incomes above 50% AMI are 7%. Households served include 76% African Americans, 22% Caucasian, and 2% other ethnic or racial minorities.

Needs of Public Housing (91.210(b))

The preservation and continued viability of its current rental housing inventory is core to LMHA's capital investment strategies. The Construction Administration Department continues to aggressively carry out the improvements outlined in the agency's capital plan so that sites are in the best possible physical conditions, despite their age. In early April of FY 2009, LMHA received an award of \$14,151,218 in Public Housing Capital Formula stimulus funds and fully expended these funds by November 2010 (16 months ahead of the required deadline).

LMHA conducted a needs assessment for compliance with Section 504 guidelines in the early 1990's. Improvements were made throughout the agency's developments including sidewalks, approaches to management offices, community centers, and other public buildings, and additional necessary modifications including unit conversions. LMHA currently has 73 fully accessible units or approximately 2% of its housing stock. In addition, in 2004, the Kentucky Housing Corporation (KHC) began requiring that Tier One Universal Design Standards be incorporated into KHC funded projects. As a result, all of the new units created with Low Income Housing Tax Credits will include Universal Design features.

LMHA submitted an application for a FY 2010 HOPE VI grant to revitalize the Sheppard Square public housing development. The decades old development, which was built in 1942, suffered from inherent design deficiencies, as well as numerous operations failures. The application was submitted on November 17, 2010 and the agency has since been selected from over 30 agencies as one of 8 public housing authorities to receive a FY 2010 HOPE VI grant. LMHA was awarded \$22 million, the maximum HOPE VI grant, for Sheppard Square. Critical to the completion of the Sheppard Square Revitalization is Louisville Metro's commitment of HUD entitlement funds to this project.

On-site, the new Sheppard Square will consist of public housing, low-income housing tax credit and market rate units in a variety of housing types including single-family homes, semi-detached and row townhouses and multi-family apartment buildings. Off-site, the public housing replacement units will include supportive service enriched units, and single-family homes and apartments in mixed-income communities. All new construction will meet Energy Star standards and the Enterprise Communities Green Community criteria. As with all revitalization plans following Park DuValle that require demolition of existing public housing units, LMHA has committed to one-for-one replacement of the 326 units at Sheppard Square. All residents have been relocated. All units have been demolished. Ground has been broken for 60 new units in the first on-site phase.

Waiting Lists for Public Housing & Housing Choice Voucher Program

LMHA streamlined its waitlist and referral list structure when it modified its Admissions and Continued Occupancy Policy (ACOP) and Administration Plan in 2005. LMHA maintains a single, centralized waitlist for its owned and managed public housing sites. LMHA may conduct a formal purge of the public housing waitlist in 2013.

LMHA also maintains a referral list of residents recommended for its scattered site units. Eligibility requirements for scattered sites include residency in a family or elderly public housing development for a one year period and a recommendation by the site manager as an outstanding resident. Outstanding resident status is attained by having no more than two late rent payments, passing annual inspections, and by adhering to all other LMHA leasing guidelines.

In addition to these criteria, there is also a five-year time limitation on residency for single family, scattered-site replacement units (excluding scattered sites I, II, III, IV and V, and Newburg). This time limitation is waived for elderly/disabled households. In addition, the criteria for these sites include mandatory participation in a case management program and active movement towards self-sufficiency. Elderly and disabled households may also be exempted from these criteria.

Residents of the public housing units being developed at the Downtown Scholar House (these units are Sheppard Square HOPE VI replacement housing) are selected from the program's site-based wait list. Family Scholar House property management staff will manage the waitlist records and verify applicants. Applicants must meet LMHA eligibility criteria and the requirements of the program while residing at the facility (single; have a child, children, or be pregnant; meet low-income housing requirements; have a high school diploma or General Equivalency Diploma (GED); and have the desire to pursue a college degree). Also, if LMHA acquires units for public housing at the Stoddard Johnston Scholar House, Family Scholar House will maintain a site-based waiting list for those units.

LMHA maintains a separate waitlist for its Housing Choice Voucher (HCV) program. LMHA Section 8 staff initiated a formal purge of the wait list in 2012. All applicants whose applications were submitted in 2009 and prior years were contacted to determine their ongoing needs for housing. The wait list was reduced by 3,600 applicants.

Individual site-based waitlists are used for most of the privately managed and/or owned public housing units in mixed-income developments. Applicants for St. Francis, Stephen Foster and Village Manor are recommended from LMHA's referral list for scattered sites.

At the beginning of the fiscal year, the LMHA central-based waitlist is expected to contain over 3,950 applicants for LMHA's public housing programs and over 15,000 applicants for the HCV program.

Former Clarksdale residents continue to receive preference for Clarksdale off-site replacement units and Liberty Green units. Also, former Iroquois residents have preferences for both HCV and public housing units. In addition, residents that have been relocated for the demolition of the Sheppard Square site also have preferences for both HCV and public housing units.

Public Housing Strategy (91.210)

The mission of LMHA is to provide quality, affordable housing for those in need, assist residents in their efforts to achieve financial independence, and work with the

community to strengthen neighborhoods. In implementing these goals, LMHA will continue to focus on the following initiatives:

Reposition and redevelop the conventional Public Housing stock

The physical stock of the remaining original family developments owned and managed by LMHA needs to be completely redeveloped. These sites – large, dense, urban and often isolated – need major renovation or replacement. LMHA's goal is to transform these communities in the coming years, replacing the current public housing developments with mixed income communities, while at the same time providing replacement units so that the overall number of families served will not decrease. In the elderly developments, modernization efforts will proceed with an eye toward appropriate and expanded service provision.

Increase housing choice through stronger rental communities and options, and expanded homeownership opportunities.

Homeownership is an important housing choice option for many low-income families, and is an appropriate program given the local market. LMHA's nationally recognized HCV Homeownership Program is an affordable and secure way for LMHA families to achieve housing self-sufficiency. The agency can boast that together nearly 200 public housing residents and HCV program participants have purchased homes through the program. For the many other families for whom homeownership isn't a viable option, LMHA will look at its public housing communities to see what policy and program changes might strengthen those communities and make them better places to live.

Develop programs and housing stock targeted to populations with special needs not adequately served elsewhere in the community.

Moving to Work (MTW) allows LMHA to break from HUD established "norms" and therefore maximize the potential of locally available resources to develop programs for people with specific needs. The goal is to meet needs not met by other agencies and to partner with local organizations that have social services programs that need a housing support element. Some of these needs will be transitional; others are for programs that provide more long-term support, particularly for single parents with children where the parent is working or preparing for work by participating in educational programs and young people enrolled in job and college prep programs, such as YouthBuild Louisville. Developing comprehensive initiatives in these areas will continue to require regulatory relief.

Encourage program participant self-sufficiency

The MTW agreement allows LMHA to reinvent the Family Self Sufficiency (FSS) program to make it appropriate to local program participant needs. MTW also allows LMHA to rethink other policies – such as the rent policy for Clarksdale HOPE VI replacement scattered sites – to encourage families to work towards housing self-sufficiency.

The LMHA strategy for improving the living environment of public housing families includes efforts to “be green” in regards to energy costs. Rising energy costs have made utility expenses a growing concern in overall housing affordability, as well as a significant portion of LMHA’s operating budget. The hundreds of thousands of dollars spent each month on utilities for LMHA’s public housing inventory rose even higher in the past due to a significant increase in gas rates. LMHA also incurs utility costs for units that are privately managed such as Park DuValle and Liberty Green and for those under lease in our Section 8 program. Beyond the monetary impacts to LMHA’s budget are the environmental and health benefits to be reaped from our greening efforts, including cleaner air and water.

LMHA’s effort to “be green” is across the board and LMHA has been recognized as a leader. For example, LMHA was the winner of the 2008 Energy Star National Award and the 2009 Energy Star Regional Award for Excellence in Affordable Housing for its efforts at Liberty Green, a HOPE VI Revitalization project encompassing approximately 30 acres on six city blocks in Downtown Louisville. The buildings at Liberty Green were designed with higher levels of insulation, high efficiency heating and cooling, and energy efficient windows and enhanced ductwork. Each unit and all of its appliances carry the Energy Star label. The EPA has indicated that Liberty Green units have been verified as 40% more efficient than homes built to the 1993 National Model Energy Code, resulting in dramatic cost savings for those who lease or will purchase homes. The site’s community center is the Authority’s first Leadership in Energy and Environmental Design (LEED) certified building.

LMHA has one of the strongest HCV to Homeownership programs in the country and can boast that 196 families have purchased homes using the program (166 HCV households and 30 public housing residents). LMHA had the first Section 8 closing in the nation in November of 1997 and has experienced exponential growth over the years. The award-winning program offers a comprehensive route to self-sufficiency for low-income families through mortgage assistance, counseling and maintenance support. Participants challenge their over-representation in poverty statistics and under-representation in indicators of success. LMHA requires intensive pre and post purchase counseling as well as requires homebuyer participation in Individual Development Accounts, with a two to one match for repairs and maintenance. LMHA will continue to actively recruit participants for this program.

Public Housing Authority Designation

LMHA is designated as a HUD “high performer” and since 1999 LMHA is one of 34 housing authorities (out of over 4,200) designated as a MTW agency. The MTW program was created by Congress and signed into Law as part of the Omnibus Consolidated Rescissions and Appropriations Act of 1996. The program offers public housing authorities the opportunity to design and test innovative, locally-designed housing and self-sufficiency strategies for low-income families by allowing exemptions from existing public housing and tenant-based HVC rules and permitting public housing authorities to combine operating, capital, and tenant-based assistance funds into a single agency-wide funding source.

Barriers to Affordable Housing

Barriers to affordable housing that will be addressed during the 2013 Program Year include the following:

1. Expanding the supply of affordable housing
2. Supporting strategies to increase public awareness of housing issues
3. Providing education regarding homeownership rights and responsibilities
4. Undertaking actions to promote energy efficiency, thus reducing housing cost burden

The availability and cost of housing continue to be formidable barriers to affordable housing. The National Low Income Housing Coalition's 2013 Report *Out of Reach*, shows that 55% of Jefferson County renters- 59,100 people- are unable to afford a two-bedroom apartment at Fair Market rent. Our community's great, unmet demand for permanently affordable housing is also seen in the Louisville Metro Housing Authority's wait lists of nearly 19,000 households. The Affordable Housing Development and HOME TRBA programs work to ensure affordability and work to increase the supply of affordable rental and homeownership housing. Louisville Metro will also continue to work with a growing group of CHDOs to foster and develop affordable housing within the community for the benefit of extremely low, very low, and low income families earning 80% or less of the area's median family income.

The barrier regarding the lack of knowledge and understanding of housing issues and homeowner rights and responsibilities will be addressed through various educational programs. The Fair Housing Enforcement program, administered by the Louisville Metro Human Relations Commission, educates individuals in the community through the annual Unity in the Community Event (formerly known as the Race Relations Conference), billboard advertisements, housing discrimination brochures in various languages and other community outreach activities. The Human Relations Commission's new 20-Year Action Plan to Further Fair Housing will also raise awareness of housing rights. The Fair Housing Education program, administered by the Louisville Urban League, provides fair housing education to renters, prospective renters, and first-time homebuyers in both one-on-one sessions and group forums.

Additional actions to overcome the barriers identified above will also be undertaken agencies through housing counseling and education programs. These programs are further detailed in the Community Development Goals Section.

Actions will be taken to promote energy efficiency through the Metro-Wide Weatherization program. This program addresses high utility costs for low-income households, which in turn reduces their housing cost. This program is further detailed in the Affordable Housing Goals Section.

Affirmatively Furthering Fair Housing

Louisville Metro is mindful that offering a choice of affordable housing and housing types in neighborhoods across the community is a key component of fair housing. In the past year, LMCSR has joined with the Human Relations Commission, Metropolitan Housing Coalition, and the University of Louisville Anne Braden Institute for Social

Justice Research to create *Making Louisville Home for Us All: A 20-year Action Plan to Further Fair Housing Choice*. The plan will be released in mid-2013 and will include short- mid- and long-term action steps for improving fair housing in Louisville Metro that build on those identified in the *2010 Analysis of Impediments to Fair Housing Choice in Louisville Metro, KY*. LMCSR will be responsible for instituting a number of initiatives under the plan that will improve fair housing opportunities.

Annual Affordable Housing Goals 91.220(g)

Expanding the supply of safe, decent, sanitary and affordable housing is a top goal of LMCSR, as identified in Louisville Metro's *2010-2014 Consolidated Plan*. The department undertakes a number of activities aimed at increasing the number of affordable housing units as well as stabilizing the existing housing stock.

In January 2013, LMCSR released its 6 year strategic plan that details affordable housing goals. The *F13-FY19 Community Services and Revitalization 6 Year Strategic Plan* identifies the following mid-long term housing-related goals:

- Lead the development of 1,500 new and/or rehabilitated quality affordable housing units by FY 18 and encourage public-private partnerships to increase the number of available quality and affordable housing units.
- Work with developers, land owners, and community stakeholders to recognize and redevelop 500 abandoned properties by the year 2017.
- Sustain and add 75 additional homeless housing units over the next 6 years in collaboration with the continuum of care.

Activities outlined in the 2013 Action Plan set specific goals for rehabilitation and development of owner-occupied and rental housing and households to be served through rental assistance. The details of each program are found elsewhere in this plan; however, they are summarized below.

The Emergency Repair program and Weatherization program provide essential improvements to home-owner units that require repairs to make the safe, sanitary and energy efficient. The Weatherization program also provides assistance to rental units. In program year 2013 it is estimated that these programs will serve 53 and 34 households respectively.

The Affordable Housing Development Program provides the minimum financial assistance (gap financing) to a project which results in rental units and homeownership units affordable to households earning less than 60% AMI. Assistance may be provided for acquisition, new construction, substantial rehabilitation, or adaptive reuse. The Affordable Housing Development Program does not provide subsidies to refinance existing debt or inject funds into a project that has already received HOME funds. Exact Program Year 2013 production goals for rental and homeownership units will be established when contracts are awarded in June 2013 after competitive applications for Affordable Housing Development Program funding are reviewed. (Proposals received on April 17, 2013).

The HOME CHDO Set-Aside supports a group of three non-profit housing developers: River City Housing, Inc.; REBOUND, Inc.; and The Neighborhood Institute, Inc.

Keepin' It Real. In program year 2013 it is expected that this group of developers will produce between 28 and 32 affordable units.

Both the HOME and HOPWA Tenant-Based Rental Assistance programs provide rental assistance to families who meet the HUD definition of homeless for up to 24 months. HOPWA TBRA clients must also be suffering from HIV/AIDS. In program year 2013 it is estimated that HOME TBRA will provide assistance to 100 families. The number assisted by HOPWA TBRA is estimated to be 23 families.

HOME

Forms of Subsidy

- A. New Construction loans for non-profits: Louisville Metro will provide construction loans to non-profits to develop affordable housing. A portion of the construction loan is repaid to the Louisville Metro at the time of the sale.
- B. Mortgage Assistance for Homebuyers: Louisville Metro will provide financial assistance to qualified homebuyers who purchase homes in which the development of these properties has been assisted through projects administered by LMCSR. The amount of assistance is based on need and is regulated by the HOME Regulations.

Guideline for Resale or Recapture

Period of Affordability

For homebuyers and rental projects assisted with HOME funds the length of the affordability period depends on the amount of the HOME investment in the property and the nature of the activity funded. The table below provides the affordability periods:

HOME Investment per Unit	Length of the Affordability Period
Less than \$15,000	5 years
\$15,001 - \$40,000	10 years
More than \$40,000	15 years
New Construction of Rental Projects	20 years

The Final Rule (September 1996) eliminated the requirement that when HOME funds are used in conjunction with Federal Housing Administration (FHA) insurance, the affordability period is the term of the FHA-insured mortgage.

Sale Prior to Completion of the Period of Affordability

If the homeowner chooses to sell their property during the Period of Affordability, the property is subject to recapture provisions (as described in the following section) in compliance with HOME Regulations at 92.254

Resale/Recapture Provisions 92.254 (a)(5)

Definitions

Resale: Under the resale provision, the period of affordability is based on the total HOME subsidy in the project. Under this provision, an assisted homebuyer is obligated to sell his/her property only to another HOME eligible buyer at a price that is deemed by the by LMCSR to be fair to both parties.

Recapture: Under the recapture provision, the period of affordability is based on the direct HOME subsidy to the homebuyer only. Under this provision, the homeowner repays all or some of the HOME subsidy and is able to sell his/her home to any buyer at any price.

LMCSR does not use the resale provision for any HOME-assisted properties. LMCSR places restrictions on all HOME-assisted homebuyer properties by electing to use the recapture provision for all of its Homebuyer Assistance Programs in an effort to help preserve affordable housing.

The recapture provision used by LMCSR is *Reduction During Affordability Period*. LMCSR will require the direct HOME subsidy to be repaid if the client sells the home, voluntarily or involuntarily, before the period of affordability expires. This recapture provision will include a ten percent forgiveness clause for each year the homebuyer lives in the home, with a ten-year period of affordability if the direct HOME assistance does not exceed \$40,000 per unit. If the direct HOME assistance exceeds \$40,000 per unit, the period of affordability is 15 years.

Example: Mr. John Doe purchases a home for \$100,000 and receives \$8,000 in HOME funded homebuyer assistance funds from LMCSR in January 2012. This \$8,000 loan is subject to recapture should Mr. Doe sell the property during the five year period of affordability. At the end of year three, December 2013, Mr. Doe sells the property. As a result, thirty percent, \$2,400, is forgiven resulting in a loan balance of \$5,600 to be repaid from the net proceeds of the sale.

$$\frac{\text{Number of years homebuyer occupied the home}}{\text{Period of affordability}} \times \text{Total direct HOME subsidy} = \text{Recapture Amount}$$

If the net proceeds of the sale are not enough to repay the direct HOME subsidy, the amount recaptured will be equal to the net proceeds available.

“Net Proceeds” are defined as the sale price (whether from a voluntary or involuntary sale) minus the repayment of any superior loans (other than HOME Funds) and any closing costs.

Net proceeds calculation example in year five of period of affordability with 10% annual forgiveness:

Direct HOME subsidy	\$30,000
Five year pro rata reduction	<u>-\$15,000 ($\\$30,000 \times .10 \times \text{five years}$)</u>
	\$15,000
<u>Net Proceeds</u>	
Sales proceeds	\$150,000
Superior non-HOME debt	-\$130,000
Closing costs	<u>-\$5,000</u>
	\$15,000

Homebuyer investment outside of closing costs shall not be subtracted from net proceeds. The homebuyer shall retain all appreciation.

LMCSR shall impose recapture provisions through a HOME written agreement, as a separate legal document from any loan instrument. The HOME written agreement with the homebuyer shall make the period of affordability, principal residency requirements, and terms and conditions of the recapture requirements clear and detailed. The HOME note will also be used to impose the recapture requirements.

LMCSR shall perform ongoing monitoring of the principal residency requirement during the period of affordability.

Refinancing Existing Debt

HOME funds will not be used to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

HOME Tenant-Based Rental Assistance Market Conditions

The HOME Tenant-Based Rental Assistance (TBRA) Program provides direct housing assistance to households that meet the Federal HUD Definition of Homeless for up to 24 months. The HOME TBRA moves with the eligible household (the assistance is tenant-based) and the level of TBRA subsidy varies depending on the household income, unit to be rented, and annual Fair Market Rates (FMR). All HOME TBRA units must meet Housing Quality Standards (HQS) prior to program initiation.

The HOME TBRA program uses the HUD Section 8/Housing Choice Voucher (HCV) Program as a program model. All TBRA payments are made directly to the property owner on behalf of the eligible household/tenant, similar to the Shelter Plus Care (S+C) program and the Section 8/HCV program. The Section 8/HCV program reached program capacity several years ago, and the HOME TBRA program was developed to help bring additional subsidized housing options into the Louisville/Jefferson County market. As noted on HUD's webpage, "Model Guides – Tenant-Based Rental Assistance: a HOME Program Model," TBRA is a "cost effective tool to assist low-income renters" and address a community's affordable housing needs.

Louisville Metro Housing Authority (LMHA) projects that as of June 30, 2013 there will be a total of 4,158 annual contribution contract (ACC) units in its public housing stock and anticipates that will be authorized 10,164 units of leased housing in 2013 (Housing Choice Vouchers and Section 8 certificates). LMHA expects a total of 14,322 housing units authorized by the fiscal year end. At the beginning of the fiscal year, the LMHA central-based waitlist is expected to contain over 3,950 applicants for LMHA's public housing programs and over 15,000 applicants for the Housing Choice Voucher program. In addition, Louisville Metro's S+C program is currently at program capacity and operating under a program waiting list due to lack of available case management services. Louisville's Shelter Plus Care program provides housing assistance to approximately 350 to 400 homeless and disabled households annually.

Metropolitan Housing Coalition's *2012 State of Metropolitan Housing Report* found that "the income needed to afford a two-bedroom unit at FMR is \$27,920; the hourly wage needed to afford this unit is \$13.42 (or 1.9 full-time jobs at minimum wage)." In addition, "the median household income for renters in the Louisville MSA is \$25,633, which falls short of the income needed to afford a two-bedroom unit at FMR by \$2,287." These high rent cost burdens, coupled with high unemployment rates, increase costs of goods and services, and long waiting lists for affordable housing programs all indicate the need for more affordable housing options and subsidies for Metro Louisville. HOME TBRA provides a small, but crucial housing option for low/mod income families in Metro Louisville.

HOME Affirmative Marketing Procedures and Requirements

1. The following methods to inform the public, owners, and potential tenants about federal fair housing laws and its affirmative marketing policy:
 - a. Use commercial media, including radio, television, and newspapers, to disseminate information.
 - b. Prepare and transmit written informational materials to fair housing and related groups.
 - c. Use Equal Housing Opportunity logotype or slogan in press releases and solicitations for owners.
 - d. Distribute and display fair housing posters.
2. For projects containing five or more HOME-assisted units, each owner must adhere to the following requirements and practices in order to carry out Louisville Metro's affirmative marketing procedures and requirements:
 - a. Use commercial media, including radio, television, and newspapers, as means of disseminating information.
 - b. Use community contacts to disseminate information, including churches and community organizations located in, and serving low-income and minority neighborhoods.
 - c. Distribute informational circulars in low-income and minority neighborhoods.
 - d. Use Equal Housing Opportunity logotype or slogan in informational material.
 - e. Display fair housing poster at project site and/or rental office.

3. For projects containing five or more HOME-assisted units, each owner must use procedures, including the following, to inform and solicit applications from persons in the housing market area who are not likely to apply for the housing without special outreach:
 - a. Use churches, housing counseling agencies, employment centers, fair housing organizations, and other community and neighborhood organizations, in disseminating information and promotional materials.
 - b. Use selected commercial media deemed particularly appropriate to inform and solicit applications from persons who are less likely to apply for available units in a project.
4. With regard to record keeping, Louisville Metro will take the following actions:
 - a. Assure records are maintained that describe the actions taken by it, and by owners, to affirmatively market units.
 - b. Properly record assessments of the results of affirmative marketing actions taken by itself and by owners.
5. Louisville Metro will use the methods set forth below to assess the success of affirmative marketing actions and to correct deficiencies in affirmative marketing:
 - a. Require the submission of periodic reports by owners describing their affirmative market actions.
 - b. Monitor and assess the affirmative marketing actions taken by owners, relying primarily on information contained in owner's reports and records. Results of those owner actions will also be assessed.
 - c. Provide technical assistance, as needed, to improve performance by owners.
 - d. As appropriate, establish and require appropriate corrective actions by owners, within established time frames.
 - e. If, and as appropriate, require partial or full repayment of HOME funds provided. (Provision for such repayment will be included in the Agreement).
6. Federal requirements relating to Affirmative Marketing can be located at 24 CFR 92.351.

Minority/Women's Business Outreach

Louisville Metro has an ongoing commitment to encourage the use of minority and women owned businesses under Ordinance No. 140, Series 1988. This was passed to encourage businesses owned by minorities, women and persons with handicaps to become certified with the Louisville Metro Human Relations Commission. The Commission handles the certifications and maintenance of the current database of vendors. This information is distributed to housing providers and contractors. Each project is required to maintain statistical data on the use and participation of minority-owned and women-owned business enterprises as contractors and subcontractors in all HOME and other applicable assisted programs.

ADDI

Louisville Metro does not anticipate receiving ADDI funds in Program Year 2013.

Other HOME Specific Requirements

Relocation Requirements

A HOME-assisted homeownership project is subject to relocation requirements under the Uniform Relocation Act (URA). In order to avoid the costs of relocation and to avoid the displacements of persons, it is recommended that non-profits purchase only vacant properties or properties which are owner-occupied and are publicly marketed. An owner-occupant who sells a property is not eligible for relocation assistance under the URA as long as the seller, prior to the sale is informed in writing: 1) of the fair market value of the property; and 2) that the buyer does not have the power of eminent domain and, therefore, will not acquire the property if the negotiations fail to result in an amicable sales agreement. If vacant units are purchased, the government will evaluate whether or not the seller removed tenants in order to sell a "vacant" building.

Security

Every property developed under a HOME-assisted program is subject to all HOME restrictions. Louisville Metro will retain through deed restrictions and/or the loan agreement, mortgage and mortgage note, the right of first refusal for the relevant Period of Affordability. Deed restrictions will be placed against the residence during the relevant Period of Affordability. If and when possible, Louisville Metro will encourage participating private lenders to include all pertinent HOME requirements in the loan and mortgage documents for the private financing.

Other Applicable Federal Requirements

These are contained in the HOME Investment Partnership Program regulations which are codified at 24 CFR Part 92.

HOMELESS

Specific Homeless Prevention Elements

Sources of Funds

In Program Year 2013 LMCSR will be administering four Shelter Plus Care Grants totaling \$2,066,617, and Supportive Housing Program grants totaling \$38,997. LMCSR has also applied for two new Continuum of Care Grants for Permanent Supportive Housing and the Common Assessment Project totaling \$334,382. LMCSR also receives a small pass-through award from the Kentucky Housing Corporation, \$12,379, under the Supportive Housing Program. This Louisville AfterCare Services

grant assists homeless individuals transitioning out of shelter and into permanent housing.

An allocation of \$710,930 in ESG and \$530,920 in HOPWA funding is expected from HUD. Of the HOPWA allocation, a portion will be used to provide TBRA or short term rent, mortgage or utility (STRMU) payments. LMCSR has allocated \$999,400 in CDBG funds for subrecipients who work with primarily homeless or at-risk populations to provide self-sufficiency and supportive services. Additionally, \$43,400 in ESG funding and \$36,600 in CDBG funding will support HMIS through the Coalition for the Homeless.

Homelessness Objectives

The below summarizes the 2010 – 2014 Consolidated Plan Homelessness Objectives that will be addressed in the 2012 program year. See below for a summary of CDBG and ESG homeless services allocations included in the Mayor's FY 2014 budget that resulted from the committee process, described in Plan Development above. These allocations are subject to Metro Council approval.

2013 Program Year Homeless Objectives

2010 – 2014 Consolidated Plan Goal 4: Reduce the incidence of homelessness in the Louisville Metro community.

Indicators: Number of homeless, number of homeless who are sheltered, number unsheltered, number of persons receiving homeless prevention assistance.

Objective 4.1: Increase self-sufficiency services for persons who are homeless [HUD DH-3].

Outcome 4.1: Serve 2,000 people with self-sufficiency services.

Activities 4.1: Non-profit service providers.

Funding: CDBG funding distributed via committee process.

Objective 4.2: Increase supportive services for persons who are homeless, including health, mental health, substance abuse, domestic violence, child care and transportation services [HUD DH-3].

Outcome 4.2: Serve 1,500 persons with supportive services.

Activities 4.2: Non-profit service providers.

Funding: CDBG funding distributed via committee process.

Objective 4.3: Provide prevention services, including emergency assistance with rent, mortgage & utilities, landlord intervention services, and assistance to obtain copies of birth certificates, photo IDs and other necessary documents [HUD DH-3].

Outcome 4.3: Assist 1,000 persons.

Activities 4.3: Non-profit service providers.

Funding: ESG funding distributed to subrecipients.

Objective 4.4: Support Emergency Shelters [HUD DH-3].

Outcome 4.4:	Serve 3,000 homeless persons.
Activities 4.4:	Non-profit service providers.
Funding:	ESG funding distributed to subrecipients.
Outcome 4.5:	Deliver Permanent Supportive Housing services.[HUD DH-3]
Activities 4.5:	Serve 334 households through Shelter Plus Care and another 82 households through Supportive Housing Programs.
Funding:	Shelter Plus Care and Supportive Housing Program Grants.

Chronic Homelessness

The 2013 Point-in-Time count for Louisville Metro (conducted on January 30) found 1,465 persons who were homeless. Of those, 1,383 were sheltered and 63 were unsheltered on the street. Considerable national and local attention has been devoted in recent years to providing permanent supportive housing for the chronically homeless. The Point-in-Time count also showed that 1,433 persons were in permanent supportive housing.

Re-housing and support services are provided through non-profit emergency shelters and supportive service agencies in Louisville Metro. Local case managers identify appropriate supportive services for the chronically homeless, including assistance with mainstream benefit enrollment, tracking appointments, and referrals with additional/partner agencies. Two local agencies that operate street outreach teams for the chronically homeless have been recommended for Program Year 2013 ESG funding. These outreach teams actively engage the homeless and provide street level referrals and services. LMCSR also funds one Emergency Day shelter (St. John Center for Homeless Men Day Shelter) which see a high rate of use by the chronically homeless and unsheltered population in Louisville. These shelters are critical to connecting the chronically homeless to services and permanent supportive housing.

Homelessness Prevention

In addition to HOME funding allocated for TBRA, LMCSR is allocating funds to programs designed to prevent homelessness. ESG prevention programs and HOPWA TBRA and STRMU programs will be administered by community partners.

Louisville Metro expects to allocate \$400,000 in HOME funding for TBRA. Justification for using HOME funding for TBRA is detailed in the HOME specific section. An estimated 100 households will be served per year with this assistance. While LMCSR remains committed to the idea of abundant affordable housing as part of the long term solution to reducing the number homeless individuals and families in Metro Louisville, current economic conditions require a renewed focus on rental assistance to keep families out of homelessness.

Additional homeless prevention programs have had some success in Metro Louisville. LMCSR operates the Emergency Financial Assistance (EFA) program out of the 8 Neighborhood Place community locations. Households with 7 or 14 day eviction

notices can receive one to three months of emergency rental assistance through the EFA program. In addition LMCSR operates a Social Security Income (SSI) Reimbursement program for households who have pending disability applications to the Social Security Administration and are facing a housing crisis. The Association of Community Ministries (ACM) also offers emergency assistance for homeless prevention in Metro Louisville. Households can receive emergency assistance when funding is available.

Discharge Coordination Policy

The Louisville CoC has recently established an Institutional Discharge Task Force. The task force will work to coordinate with the CoC and major state institutions related to mental health, health, foster care and prisons to prevent the discharge of persons from these institutions into homelessness.

In addition, the Louisville Metro Criminal Justice Commission administers two re-entry projects, one in Newburg and another in Shawnee; and the Community Action Partnership (part of the Community Services division of LMCSR), partners with Louisville Metro Corrections on another re-entry program called *Pathways in Action, Expansion*.

In addition, LMCSR has signed a Memorandum of Understanding with Bellewood to provide S+C housing for disabled youth aging out of foster care.

PROGRAM YEAR 2013 CDBG HOMELESS SERVICES ALLOCATIONS				
Agency	Program Name	Activity Type	Amount	Service Goals
Bridgehaven, Inc.	Steps to Recovery	Case Management	\$8,900	200 persons
Center for Women and Families	Family Case Management	Case Management	\$80,000	200 persons
Family & Children's Place	Family Case Management	Case Management	\$322,000	350 persons
Family Health Center, Inc.	Phoenix Health Center-Homeless Services	Case Management	\$76,500	54 persons
Family Health Center, Inc.	Phoenix Health Center-Shelter Plus Care	Case Management	\$35,000	18 households
Family Scholar House, Inc.	At-risk Family Services	Case Management	\$55,000	1900 persons
Father Maloney Boys' and Girls' Haven	Equine Employment	Case Management	\$23,000	15 persons
GuardiaCare Services, Inc.	Payee Program	Payee Service	\$20,100	150 persons
Kentucky Refugee Ministries, Inc.	Refugee Housing	Case Management	\$39,200	300 persons
Legal Aid Society, Inc.	Tenant Assistance	Legal Services	\$19,400	500 persons
Society of St. Vincent de Paul	Substance Abuse Case Management	Case Management	\$25,800	25 persons
St. John Center, Inc.	Emergency Day Shelter	Case Management	\$18,100	2000 persons
The Coalition for the Homeless, Inc.	White Flag	Extend Shelter Capacity	\$19,300	5000 persons
The Salvation Army	Family Emergency Shelter	Shelter	\$43,400	65 households
The YMCA of Greater Louisville	Shelter House	Case Management	\$40,900	600 persons
Volunteers of America of Kentucky, Inc.	Family Emergency Shelter	Case Management	\$35,900	112 persons
Wellspring, Inc.	Crisis Stabilization Unit	Mental Health	\$8,600	425 persons
Wellspring, Inc.	Journey House	Mental Health	\$21,000	8 persons
Wellspring, Inc.	Murray-Baxter	Mental Health	\$7,300	12 persons
LMCSR Homeless Services Case Management	Rapid Re-housing and Central Intake	Case Management	\$128,300	70 households

Emergency Solutions Grants (ESG)

Louisville Metro is not a State entity. Procedures for allocating ESG funding to subrecipients was detailed previously in the "Plan Development" section of this Annual Plan.

Louisville Metro requires each subgrantee that receives ESG funds to be responsible for the required 100% matching funds equal to their individual ESG allocation. The one-to-one ESG match requirement can be fulfilled using agency cash contributions, other agency grants (other State, Federal, Private grants), donated supplies to the agency, value of the agency's shelter building, and so forth. The source of the ESG match is required on all fully executed contracts between Louisville Metro and the awarded homeless service agency. Matching funds are fully documented.

Emergency Solutions Grants Written Standards

Standard Policies and Procedures for HMIS participation

The Coalition for the Homeless is Louisville Metro's HMIS lead and is therefore responsible for reviewing, revising and approving all policies and plans for HMIS. All ESG subrecipients are required to participate in HMIS and adhere to the policies and procedures established by the HMIS lead. ESG subrecipients are expected to safeguard HMIS security by designating an HMIS security officer, conducting workforce security screenings, reporting security incidences to the Coalition for the Homeless, adhering to a disaster recovery plan and conducting an annual security review. When implementing HMIS procedures, ESG subrecipients must not violate HIPAA. Victim Service Providers and those providing legal services are exempted from HMIS if they are legally prohibited from participating in the system, but they must use a comparable database and provide reports/data as requested by Louisville Metro or the Coalition for the Homeless.

Standard Policies and Procedures for evaluating persons or families eligible for assistance

All persons who receive ESG assistance will be evaluated using a common assessment. This assessment begins at intake at any agency that belongs to Louisville's CoC. The common assessment will be two-part: The first step will be for intake staff to collect the 11 HMIS data points necessary to enter the client into the HMIS system and to determine the type of assistance the client needs, based on their housing status. The types of assistance available will fall into 4 categories: prevention, rapid re-housing, emergency shelter and homeless services. The intake staff will also evaluate ESG eligibility and a participant's eligibility will be confirmed during the second part of the assessment. The second part of the assessment will be an in-depth assessment of the client's needs. An individual plan for that client will then be developed that includes a housing goal and an income goal. The plan will also include referrals to mainstream resources, such as Social Security Disability, food stamps, Section 8, or services for veterans. Program participants will then be referred to the most appropriate available program. Their individual plan will go with them. At the end of each secondary assessment, a checklist will be completed that will determine which programs may be appropriate for that participant. The agency staff will then go over the program options with the client to address questions, concerns and preferences. The staff will check the capacity of the best program for that client. If the first program choice is full and will be at capacity for more than 30 days, the agency staff will direct the client to the next best program.

Policies and procedures for coordination among providers

Coordination among providers will be attained through the Continuum of Care, the common assessment process, and our community's White Flag program. The common assessment process will allow providers to refer clients to other providers as appropriate. All ESG providers are required to be active participants in our community's Continuum of Care, which will serve as a vehicle to discuss system-wide issues and concerns. Our community's White Flag program is our community's coordinated response to inclement weather that make it unsafe for people to be on

the streets. ESG subrecipients are also able to participate in the ESG Interagency meetings which will be held as needed.

Policies and procedures for determining and prioritizing who will receive homeless prevention or rapid re-housing

Program placement will be based on need, eligibility, capacity of the programs and the appropriateness of programs for participants. Program participants who are eligible for Shelter Plus Care or other subsidized permanent housing programs will be referred to those programs first. Program participants who are at-risk of homelessness but who will lose their housing before a prevention program can be of assistance will be referred to a rapid re-housing program. Those who are imminently homeless will also be referred to Rapid Re-Housing. The placement of other participants in a rapid re-housing or prevention program will be determined during the in-depth assessment process and the development of an individualized plan. Participants who seem to be able to achieve housing stability with a short period of assistance will be prioritized for rapid re-housing programs.

Standards for determining the participant share of rent and utilities

The participant share of rent and utilities can be determined in one of two ways, either through a “shallow subsidy” model or a “lump sum” model. Louisville Metro’s Community Services and Revitalization department intends to do a “lump sum” payment standard for ESG direct client assistance. The payment standard will be based on household size (i.e. single-person household will receive up to \$500 in monthly ESG assistance, two-person household will receive up to \$550, etc.). Louisville HPRP had considerable success administering a lump sum payment standard for HPRP. The monthly payment will be for rent, but utility payments could be made on a case-by-case basis (provided that the lump sum assistance amount is not exceeded for the household size). Other agencies in Louisville who provide Rapid Re-Housing assistance or Prevention financial assistance can use either model.

Standards for determining the length and level of assistance

Prevention assistance will be provided to eligible program participants in the amount necessary to stabilize their housing, as determined by the assessment process. The standards used to determine the amount to be provided will include: the level of available social supports (i.e. whether or not the person being assessed has exhausted supports from family, friends, churches or other potential supports.) and the documentation of eligibility and need (i.e. the documentation of income and the threat to housing stability.)

Emergency Shelter will be provided to program participants who are homeless, as defined by HUD in 24 CFR 576.2.1. Emergency Shelter will be provided for no more than 180 days, with the expectation that program participants will have moved on to a housing solution. The exception to the 180 day length of stay will be made for those program participants who refuse other services in writing before they exceed 180 days in an emergency shelter in a program year. An exception can also be made if an individual plan calls for permanent housing or transitional housing, but those programs are at capacity. Essential Services will be available to any program participant utilizing Emergency Shelter. A case manager will provide an in-depth

assessment and individualized plan for all program participants within the first 14 days of a participant's stay in the shelter. Additional case management will be provided on an as needed basis and no-less than monthly for program participants in emergency shelter until they are moved to a program providing them a housing solution.

Rapid Re-housing rental assistance will be provided to program participants who are prioritized through the in-depth assessment process. Program participants who can achieve housing stability in a short amount of time will be prioritized to receive Rapid Re-Housing assistance. The standards used to determine whether or not a program participant can achieve housing stability in a short amount of time will include current income, employment history, job readiness, financial issues (including debt), educational attainment, health issues (including mental health and addiction), criminal history, and other issues that may prevent a person from attaining or maintaining housing. These issues will not affect a participant's eligibility but will be used to determine the suitability of a rapid re-housing program and the length of assistance. A person with more issues preventing them from attaining and maintaining housing stability will receive more assistance than a person with less need. A common tool will be developed and applied to each participant to objectively determine the length and amount of assistance received. Those who need short-term assistance will receive 3 months of rental assistance. Those who need medium-term assistance will receive 3-24 months of assistance. All Rapid Re-Housing participants will be re-evaluated once every 3 months. No participant may receive more than 24 months of assistance over 3 years and no participant can be promised assistance outside of a program year as dictated by an agency's grant agreement.

All ESG subrecipients will have a written termination procedure with the following minimum standards: written notice to the program participant containing a clear statement of the reasons for termination; a review of the decision, in which the program participant is given the opportunity to present written or oral objections to a person who is not the person who initiated the termination or a subordinate of that person; and prompt written notice of the final decision to the program participant. The termination of a client will not bar the program participant from receiving further assistance at a later date.

Standards for determining the type, amount and duration of housing stabilization services, including limits.

Housing stabilization services will be provided as needed to program participants receiving prevention and rapid re-housing assistance. Each ESG participant receiving housing stabilization services will have a unique and individualized case plan. Housing stability case management will be provided once a month to program participants. Except for housing case management, no participant may receive more than 24 months of assistance over 3 years.

Standards for Street Outreach

ESG subrecipients providing street outreach will work with service providers and other community networks to identify, support and stabilize via street outreach efforts the unique needs of those who are living on the street. Street Outreach Teams will collect basic information person who receives any type of street outreach

service. Those who want to engage further in care/case management support will receive the Coordinated Assessment. Appropriate referrals and resources will be identified based on this assessment.

Those living on the streets may be served by one of several street outreach teams currently active within the Louisville Continuum of Care (CoC). The Seven Counties Mental Health Outreach team is funded through the Louisville CoC and is the primary street outreach team for homeless adults with mental health concerns in Louisville. YMCA Safe Place Services is funded partially with Street Outreach Runaway and Homeless Youth funding through the Department of Health and Human Services (DHHS) and focuses on at-risk populations of 12 to 22 year olds, with primary education efforts to 12 to 17 year olds and street outreach and case management services to 18 to 22 year olds. They perform street outreach 5 days/nights a week in areas all around Louisville. Seven Counties leads the annual homeless Street Count each January and has also been instrumental with the Rx: Housing initiative (100,000 Homes campaign). Homeless street outreach is also performed in Louisville by the Wayside Christian Mission Samaritan Patrol, the River City Love Squad, and the Healing Place CAP Van outreach effort. These additional outreach teams do not receive Continuum of Care funding and operate on a more limited basis, but do perform consistent homeless street outreach efforts throughout the year.

Standards for Emergency Shelters

ESG Program Participants will be admitted to the shelter system through the centralized HMIS intake, where the capacity of each shelter, client preference and client eligibility will be assessed before the client is admitted to a shelter. The centralized HMIS intake will refer clients to a shelter with available beds and divert persons who are not eligible or if all shelters are at capacity.

The age of a child (under 18) must not be used as a basis for denying any families' admission to a shelter that serves families with children under 18.

Emergency shelters will discharge participants once participants have been referred and accepted into another program or have accessed permanent housing. Emergency shelter will follow the same termination policy outlined in the Standards for Determining the Length and Level of Assistance.

All emergency shelters in Louisville are licensed through Louisville Metro Government's Land Development Code. Each shelter is subject to annual inspections for health and safety. In addition, all of Louisville's emergency shelters undergo the Quality Assurance Standard (QAS) process employed by the Coalition for the Homeless. The QAS process reviews programmatic, policy and professional standards. Failure to comply with the QAS process and standards is reported by the Coalition to Louisville Metro. A lack of compliance will elevate a subrecipient's risk assessment status and is a factor in ESG funding decisions.

The needs of special populations will be addressed by identifying program participants who are affected by HIV/AIDS, mental health issues, domestic violence, sexual assault or other issues that require additional services besides those offered to the general population and referring those participants to appropriate services.

Louisville Metro has collaborated with agencies who serve these populations to include questions that will identify participants with special needs during the assessment process. Training and tools will be delivered to ESG subrecipients so that all subrecipients will be able to identify those persons with special needs and refer them appropriately. The common assessment will be accompanied by a checklist that helps agencies refer participants appropriately. So if a program participant's checklist indicates that they are HIV positive or may have a mental illness, the checklist would indicate where to refer that client for further services and evaluation. Specifically: participants who are identified as having disabling conditions may be referred to Shelter Plus Care, participants who have identified themselves as HIV+ will be referred to House of Ruth for potential HOPWA TBRA and to the Ryan White funded Care Coordinator program at VOA, participants who have been sexually assaulted or who are fleeing domestic violence will be referred to the Center for Women and Families and those with mental illness disabilities are referred to Seven Counties Services, Wellspring or another agency that provides mental health services.

In addition to the tools provided through the common assessment and referral process, training will be provided to help deal with the sensitive issues of these vulnerable populations. The Center for Women and Families will provide an annual training to the CoC about domestic violence and sexual assault. AIDS Interfaith Ministries, the VOA Care Coordinator program and House of Ruth will participate in a training event around serving those affected by HIV/AIDS. The ESG program manager will work to coordinate other trainings related to serving vulnerable populations.

Homeless Participation Policy

The CoC has established a Homeless Participation Task Force. This group will organize a Client Participation group that will serve to engage those who are homeless or who are formerly homeless. The task force will be made up of mostly emergency shelter staff members who will do outreach to potential group members and run the meetings. The purpose of the Client Participation group will be to engage those served by the homeless system, inform them of policy issues and seek their input on these issues. Insight and information gained from the meetings will be sent to each participating agency's board and to the board of the Coalition for the Homeless. When appropriate, the Coalition will engage agencies in a wider conversation about how to address information that arises from the client participation group, including whether or not to change policies and procedures that all participating agencies are held to. ESG agencies who are actively engaged in this group will be able to meet the ESG rules and regulations' requirements for participation from the homeless and formerly homeless. Agencies who don't participate in this are expected to have a homeless or formerly homeless person on their board, perform regular client surveys that affect policies and procedures, to hold regular client participation meetings or some combination of these activities. All ESG agencies should have a written Homeless Participation Policy.

Participation in HMIS and Performance Standards to Evaluate ESG activities

In FY13, a common set of outcomes for ESG were developed in collaboration with the HMIS lead agency and CoC coordinator that will be measured through HMIS:

ESG FY14 Outcomes and Benchmarks
1. 25% of those leaving emergency shelter will move into permanent housing.
2. The average length of stay in emergency shelter will be 30 days or less.
3. 25% of those leaving emergency shelter will leave with cash income.
4. 10% of those leaving emergency shelter will have employment.
5. 50% of those leaving emergency shelter will leave with non-cash benefits.
6. 85% of those leaving emergency shelter will have a known destination in HMIS.
7. 75% of those who receive prevention assistance will remain housed after 6 months.
8. 75% of those who receive street outreach assistance will move into shelter of some kind (emergency or permanent.)

LMCSR requires that all ESG subrecipients participate in HMIS. (Except for those providing legal services, services to the victims of domestic violence or sexual assault and those serving HIV/AIDS affected participants; as applicable under ESG rules and regulations. Subrecipients serving these populations are required to use an equivocal system to provide the necessary reports to CSR.) This requirement will be included in each subrecipient's grant agreement and will be enforced through monitoring.

Institutional Discharge

The CoC has established an Institutional Discharge Task Force. The task force will work to coordinate with the CoC and major state institutions related to mental health, health, foster care and prisons to prevent the discharge of persons from these institutions into homelessness. The ESG program manager will participate in the task force.

Consultation with CoC

The policies described above were developed in conjunction with the CoC in 2012 in response to HEARTH Act changes to CoC activities and governance. The LMCSR ESG program manager consults and collaborates with the CoC through meetings, presentations and conversations as needed. The LMCSR ESG program manager is a CoC representative and also serves on the CoC advisory board. Through these roles, the ESG program manager is able to consult with the CoC about program goals, operations, and standards. ESG changes, updates and issues are regularly discussed at CoC meetings. All ESG subrecipients are members of the CoC.

To address the needs of special populations in the written standards, LMCSR has consults and collaborates with agencies who serve those with mental illness, the chronically homeless, victims of domestic violence and sexual assault and those who are affected by HIV/AIDS to provide input under the ESG Written Standards on how to best serve these vulnerable groups.

LMCSR maintains Regular consultation with the CoC about program goals, operations, and standards, including planned common assessment implementation, single point of entry, and homeless participation.

PROGRAM YEAR 2013 ESG ALLOCATIONS			
Agency	Program	Amount	Service Goals
Family and Children First, Inc.	Prevention	\$26,900	17 people
Family Health Center, Inc.	Street Outreach	\$57,100	350 persons
House of Ruth, Inc.	Shelter	\$16,600	14 persons
Legal Aid Society, Inc.	Prevention	\$34,700	350 persons
Society of St. Vincent de Paul	Shelter	\$70,600	450 persons
St. John Center, Inc.	Shelter	\$104,900	2000 persons
Volunteers of America of Kentucky, Inc.	Shelter	\$100,000	112 persons
Wayside Christian Mission	Family Emergency Shelter	\$16,900	100 households
Wayside Christian Mission	Men's Emergency Shelter	\$19,200	1200 persons
YMCA of Greater Louisville	Street Outreach	\$37,100	300 persons
LMCSR Rapid Re-housing	Rapid Re-housing	\$130,530	18 households
The Coalition for Homeless	HMIS	\$43,400	
LMCSR Administration	Administration	\$53,000	

COMMUNITY DEVELOPMENT

Community Development

The Community Development objectives detailed in the 2010 – 2014 Consolidated Plan that LMCSR intends to address in the upcoming program year are below. Descriptions of each individual program to be funded follow.

2010 – 2014 Consolidated Plan Goal 3: Louisville Metro fosters a suitable living environment by improving physical conditions and the quality of life in distressed neighborhoods and throughout the community.

Indicators: Housing Values, Vacancy Rates, Housing Cost Burdens, and Code Violations

Public Improvement Objectives

Objective 3.1: Redevelop the severely distressed Sheppard Square Public Housing development and the surrounding Smoketown/Shelby Park Neighborhood. **[HUD SL-1]**.

Outcome 3.1 Demolish 326 units of public housing and replace with 465 on-site and off-site rental and homeownership units.

Activities 3.1: Sheppard Square Revitalization- infrastructure.

Funding: CDBG [site and capital improvements, HOPE VI, LIHTC, private capital

Objective 3.3: Eliminate slum and blight in the community by clearance of vacant or abandoned properties **[HUD SL-3]**.

Outcome 3.3: Clear 250 blighted properties.

Activities 3.3: Demolition program administered by Louisville Metro Department of Public Works and Assets.

Funding: CDBG

Objective 3.4: Eliminate slum and blight in the community through property code enforcement **[HUD SL-3]**.

Outcome 3.4: In coordination with other Consolidated Plan activities and where other public and private investment occurs, inspect 30,000 properties to improve conditions in low-to-moderate census tracts

Activities 3.4: Code Enforcement Program administered by Louisville Metro Department of Codes and Regulations.

Funding: CDBG

Objective 3.7: Provide improvements to public facilities. **[HUD SL-1]**.

Outcome 3.7: Improve additional public facilities.

Activities 3.7: Improvements to Community Centers, government facilities, and neighborhood public facilities and infrastructure.

Funding: CDBG

Public Service Objectives

Objective 3.5: Provide housing counseling services to preserve homeownership, find a safe and affordable rental, or to purchase a home **[HUD DH-3]**.

Outcome 3.5: Serve 1,620 households.

Activities 3.5: Housing counseling services provided to low- and moderate-income residents.

Funding: CDBG

Objective 5.1*: Connect vulnerable populations to services. This includes low-income families or individuals, persons at-risk of homelessness, youth, abused neglected children, families needing child care assistance, persons who are elderly, domestic violence victims, persons with mental health and/or substance abuse issues, or other qualifying populations. **[HUD SL-2]**

Outcome 5.1: Develop and implement client case management service plans, provide 1,520 referrals to in-house programs or to external service providers, provide job training, increase youth services.

Activities 5.1: Family Economic Success Program, Out of School Time Initiatives

Funding: CDBG, CSBG

*Objective 5.1 was originally classified as a non-homeless special needs activity; however, all activities qualify under public service provisions.

2013 Program Year Economic Development Objectives

2010 – 2014 Consolidated Plan Goal 2: Louisville Metro energizes the regional economy and stabilizes neighborhoods by providing residents with access to livable wage jobs, education and training to qualify for those jobs, and business ownership opportunities that create jobs and increase the tax base.

Indicators: Unemployment rate, commercial vacancy rate, the number of new jobs, the number of new businesses and micro-enterprises.

Objective 2.1: Increase the number of jobs in the community **[HUD EO-1]**.

Outcome 2.1: Invest in projects that create or retain 185 jobs.

Activities 2.1: Micro-Enterprise Development, Loan Fund.

Funding: CDBG

Objective 2.3: Provide loans to create new businesses or assist current businesses in expanding **[HUD EO-2]**.

Outcome 2.1: Make strategic loans to assist 4 businesses.

Activities 2.1: Louisville Metro Economic Development Loan Fund

Funding: CDBG

Objective 2.4: Provide technical assistance to encourage the development of micro-enterprises **[HUD EO-1]**.

Outcome 2.4: Provide technical assistance to 225 persons and 30 potential micro-enterprises.

Activities 2.4: LMCSR Community Coordinators.

Funding: CDBG

Objective 2.5: Increase the number of micro-enterprises **[HUD EO-2]**.

Outcome 2.5: Provide loans to 35 new or expanding micro-enterprises.

Activities 2.5: Micro-Enterprise Loan program administered by LMCSR Community Coordinators.

Funding: CDBG

Community Development Activities

The following are specific activities to be funded that will address the 2010 – 2014 Consolidated Plan objectives outlined above.

Public Improvement Activities

Vacant Properties Demolition Program – This program, administered by the Louisville Metro Government Department of Codes and Regulations – Inspections, Permits and Licenses Division, oversees the demolition and stabilization of dilapidated structures, which have been ordered demolished. Some of the structures are those acquired by Louisville Metro through foreclosure or other means, but most are privately owned. This activity is performed Metro wide.

Additionally, in Program Year 2013 LMCSR will participate in the implementation of Louisville Metro Government's near-term early intervention strategies and longer-term policies to stabilize and mitigate our city's vacant and abandoned property problem. These strategies will be released in Spring/Summer 2013 and implementation of near-term strategies in conjunction with Metro government partners to be implemented within one to three years.

Estimated Program Year 2013 Funding: \$816,700

Estimated Number of Blighted Properties Demolished: 250

Code Enforcement Program – This program, administered by the Louisville Metro Government Department of Codes and Regulations – Inspections, Permits, and Licenses Division, provides for the inspection of owner-occupied and rental units to correct conditions that may affect the health and safety of the occupants. This program also provides zoning and sign inspection/control to prevent and eliminate blight. Code enforcement activities will occur Metro-wide, but will be targeted in areas to leverage other public and private investments, including in the Shawnee NRSA.

Estimated Program Year 2013 Funding: \$975,000

Estimated Number of Properties Inspected: 30,000

Relocation – It is the goal of Louisville Metro to minimize displacement of persons resulting from acquisition, code enforcement and rehabilitation or demolition activities. Funds will provide assistance to relocate persons involuntarily displaced from dwellings in conjunction with activities implemented under the CDBG, ESG, Shelter Plus Care and Lead Safe Louisville Programs.

Estimated Program Year 2013 Funding: \$20,000

Estimated Number of Households to Receive Assistance: 5

Smoketown HOPE VI – The Smoketown HOPE VI project is an integral part of the revitalization of the Smoketown neighborhood. Louisville Metro is committed to the success of this project and is allocating CDBG funds for infrastructure improvements.

Estimated Program Year 2013 Funding: \$2,000,000

Estimated Number of Households Benefitting: 310

Improve Additional Public Facilities and Infrastructure

In program year 2013, Louisville Metro Government is committed to improving vital public facilities. Funding will support renovations and/or improvements for Metro Parks Community Centers, other government facilities, and neighborhood public facilities and infrastructure.

Community Center Infrastructure Improvements

Louisville Metro CSR will provide infrastructure improvements in Metro Parks Community Centers to enhance access to technology and internet resources in low- and moderate-income neighborhoods and increase youth programming. Projects will be supported be determined in consultation with Metro Parks.

Estimated Program Year 2013 Funding: \$225,000

Estimated Number of Public Facilities Serving Low- and Moderate-Income Areas Improved: 12

Improvements to Metro Urban Government Center (810 Barret Avenue)

Funding will support renovations and/or improvements for the 810 Barret Neighborhood Place and other areas in the 810 Barret Avenue building where client intake and services occur. Neighborhood Places are “one-stop” service centers that provide blended and accessible health, education, employment and human services that support children and families in their progress toward self-sufficiency

Estimated Program Year 2013 Funding: \$575,000

Estimated Number of Households Served: 10,000

Sidewalk Improvements in Shawnee and Russell

LMCSR will target public facilities and infrastructure improvement to support NRSA investments in homeowner rehabilitation and economic development proposed for the Shawnee neighborhood. Additionally, the Russell neighborhood will be targeted for infrastructure improvements. Reconstruction of sidewalks in these neighborhoods to increase accessibility and public safety will be the primary activity of this investment. This will enhance the infrastructure investments that will occur under the West Market Street Corridor Improvement Plan and meet priorities identified through community engagement for the following recent planning activities: Shawnee NRSA plan development, the Shawnee Neighborhood Plan; and the 2010 Shawnee Walkability study. It will also help spur continued reinvestment in the Russell neighborhood.

Estimated Program Year 2013 Funding: \$600,000

Estimated Square Yards of Sidewalk Reconstructed: 6,000

Public Service Activities

Homeownership Counseling Programs:

Legal Aid Foreclosure Counseling and Education – The Foreclosure Counseling and Education Program provides training, information, and education to providers, tenants and homeowners that enable them to better understand how the foreclosure process works and how it threatens their housing. The Foreclosure Counseling and Education Project will use the law to protect the rights of renters, and homeowners to avoid homelessness and reduce the impact of foreclosures on neighborhoods through trainings, outreach, and foreclosure clinics.

Estimated Program Year 2013 Funding: \$26,700

Estimated Number of Individuals to Receive Assistance: 540

Louisville Urban League Homeownership Counseling Program – The Louisville Urban League provides comprehensive, HUD-approved housing counseling and education to low-moderate income families. The Center for Housing and Financial Empowerment provides counseling and education to ensure that families receive and maintain affordable housing. Counselors are nationally certified and receiving additional training annually to remain current on the industry trends. Counseling is provided for the following services: rental counseling and education; homeownership counseling and education; budget and credit counseling and education; mortgage default and foreclosure prevention counseling and education; and post-purchase counseling and education.

Estimated Program Year 2013 Funding: \$26,700

Estimated Number of Individuals to Receive Assistance: 540

HPI Homeownership Counseling Program – The Housing Partnership, Inc.'s (HPI's) Homeownership Counseling and Education Program provides an integrated and successful approach to first time home owners. Services include both pre and post purchase education. All pre-purchase clients enrolling in the program begin with a one on one Counseling session, which a Housing Counseling professional completes a mortgage readiness assessment. The results of the assessment are reviewed with the Client, and indicate what steps need to be completed to become mortgage ready. The Counselor also completes a pre-qualification and reviews affordability and pre-qualification amounts with the Client, based on their current financial situation. The Client also has the opportunity to complete a Personal Financial Management class. When the Client is approximately 2 -3 months away from completing their mortgage readiness goals, they are enrolled in the 8 hour Homebuyer Education course. HPI's Counseling and Education Program also provides post-purchase education by nationally trained Housing Counselors who are certified in Post Purchase education.

Estimated Program Year 2013 Funding: \$26,700

Estimated Number of Individuals to Receive Assistance: 540

Family Economic Success Program – This program is designed to meet the goal of purposefully working with families to move from the current practice of only addressing crises to raising awareness and building a foundation of assets we will be utilizing a team of “Family Economic Success (FES) Connectors” working with each of the Neighborhood Place sites. Each will participate actively in the network to ensure that information around resources and tools are disseminated effectively and will assist with working directly with families to assess their needs and move them toward the development of a better bottom line by helping to stack assets and incentives and bundle supports. Through the FES Program, case management service plans will work to effectively coordinate public and private resources to help our families build financial assets by: connecting families to job-readiness opportunities and skills to help them succeed at work; promoting financial education; expanding access to homeownership counseling or foreclosure intervention services; connecting families to mainstream financial services through the Bank On Louisville initiative where local banks and credit unions have become partners in offering free or low-cost products that encourage low-income residents to save; linking families to free tax preparation assistance and the Federal Earned Income Tax Credit through a partnership with the Louisville Asset Building Coalition; identification and utilization of community based resources that will provide additional financial supports to the household; and linking “bottom tiered AMI” families to education and support groups that promote household stability. The efforts will be supported by Community Outreach Coordinators working for Metro’s Community Action Partnership.

Estimated Program Year 2013 Funding: \$328,000

Estimated Number of Individuals to Receive Assistance: 375

Out of School Time Initiatives – LMCSR will work closely Metro Parks to further Out of School Time Initiatives for youth within Louisville Metro.

Estimated Program Year 2013 Funding: \$75,000

Estimated Number of Individuals to Receive Assistance: 500

LMCSR Economic Development Activities

In Program Year 2013, LMCSR will undertake a number of economic development activities designed to create jobs and improve business services and amenities in our neighborhoods. Activities will include: micro-enterprise development, microenterprise lending, internal and external technical assistance to new businesses and those seeking to expand; and business loans.

Microenterprise Development Program – LMCSR’s microenterprise development program, Micro-Enterprise, is designed to help local microenterprises start, sustain, or grow. The Micro-Enterprise team coordinates outreach efforts to potential businesses and individuals to provide business related resources, business development curriculum, and technical assistance. The team provides training, workshops, technical assistance to income-eligible businesses.

In Program Year 2013, the program will be expanded to target the Shawnee Neighborhood in anticipation of the increased demand for microenterprise

development and technical assistance that the proposed NRSA investments and West Market Street Corridor Improvement plan will create.

Estimated Program Year 2013 Funding: \$183,000

Estimated Number of Individuals Served: 225

Estimated Number of Businesses Served: 30

Micro-enterprise Loan Program – LMCSR realizes that for many low to moderate income entrepreneurs starting a new business and securing traditional business financing is difficult. LMCSR addresses this problem through microenterprise loans which provide loans to help create or expand microenterprise businesses in Metro Louisville. These microenterprise loans are awarded through two programs: the Spark Program and the Ignite Program. The Spark Program is a 10-week business development training geared towards getting microenterprises off to a good start. The Ignite Program is for microenterprises that have been open for at least one year. Program participants must conduct research to analyze their current operating procedures and to connect with professionals or other business development organizations to help them meet their needs. An opportunity to apply for a loan is available at the conclusion of both programs. Microenterprises must meet the household income guidelines and must be a business that employs five or fewer employees (including the owner). Businesses must submit the Micro-Enterprise loan application (which includes a use of funds statement), a copy of their business plan, household income verification, and a summary of their business research (Ignite program only). Applications are then reviewed by an outside Loan Committee for selection and recommendation.

Estimated Program Year 2012 Funding: \$350,000

Estimated Number of Businesses Assisted: 35

Estimated Number of Jobs Created or Retained: 35

In Program Year 2013, LMCSR economic development efforts will be expanded to target the Shawnee Neighborhood in anticipation of the increased demand for microenterprise development and technical assistance that the proposed NRSA investments and West Market Street Corridor Improvement plan will create. Specific Shawnee activities and programs will be based on community needs identified through the ongoing neighborhood outreach and education that will occur with the implementation of the Shawnee NRSA plan.

Louisville Metro Economic Development Loan Fund

In Program Year 2013, Louisville Metro Government will create a new Economic Development Loan Fund. The purpose of this fund is to support new or expanding businesses in Louisville Metro in distressed neighborhoods that will (1) create significant new high wage jobs to be targeted to residents of the distressed neighborhood and/or (2) provide goods or services to an area which has a significant need for such goods or services.

These loans shall be underwritten according to the policies and procedures used by METCO and in addition, borrowers will need to comply with rules and regulations relating to the use of CDBG funds for economic development projects. The

preference will be for Louisville Metro to be the junior lender for a project, with a financial institution providing the majority of the project financing. This policy enables the funds to leverage greater investment.

Estimated Program Year 2013 Funding: \$1,500,000

Estimated Number of Loans Made: 3-4

Estimated Number of Jobs Created: 150

Antipoverty Strategy

A number of activities have been identified throughout this plan that will assist in reducing the number of poverty level families within Louisville/Jefferson County Metro. The activities identified include: increasing the number of rental and single-family units; increasing job opportunities for low and moderate income persons through business loan programs; promoting the creation of micro-enterprises by low-to-moderated income individuals; providing job training, education and placement programs for unemployed workers; and providing linkages to other community services designed to assist those in poverty.

Although CDBG funds will not be used to increase the number of rental and single-family units, CDBG funds will be used to provide repairs and weatherization assistance to low-to-moderate income households. Moreover, HOME funds will be used to increase rental and single-family units through the Affordable Housing Development Program and CHDO Program.

Increasing job opportunities will be achieved through the business loan programs administered by the Louisville Metro Department of Economic Growth and Innovation and the Micro-enterprise program. Job training and placement activities, as well as courses to promote self-sufficiency, will be provided by the Community Outreach and Family Economic Success programs.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

During the planning process for the 2010 – 2014 Consolidated Plan special needs populations were often identified as a high priority; however, the establishment of five year objectives took into account the availability of funding from other sources. As such, projects that specifically address non-homeless special needs populations were ultimately ranked as a low priority for entitlement funding. Due to current economic conditions it was determined that it was the best use of limited public service funding to focus on individuals moving towards self-sufficiency with the Community Coordinators Outreach program, those attempting to purchase a home or avoid foreclosure with the homeownership counseling programs, and assisting a group or local nonprofits with homeless services.

Numerous other programs within the department address the needs of those with special needs. These programs include support provided to a wide-range of

nonprofits by the external agency fund, the Supervised Visitation and Safe Exchanges grant which serves victims of domestic violence, the Senior Nutrition Program, the Retired Senior Volunteer Program, the Foster Grandparent Program, and numerous programs funded under the Community Service Block Grant (CSBG). LMCSR also provides services through special needs populations through programs and referrals available at eight Neighborhood Place locations as well as policy and advocacy activities through the Office for Women and the Office of Aging and Disabled Citizens.

Special Needs Activities

LMCSR, through Community Services division, will administer a CDBG funded Ramp/Accessibility program to address specific needs of special needs populations. This program will address the following specific objective.

2013 Program Year Special Needs Objective

2010 – 2014 Consolidated Plan Goal 5: Address the special needs of Louisville Metro residents.

Indicators: Number of special needs individuals receiving accessibility assistance.

Objective 5.3: Increase facilities and services for persons with disabilities [HUD SL-1].

Outcome 5.3: Serve a minimum of 50 households.

Activities 5.3: Ramp/Accessibility Program administered by the Center for Accessible Living.

Funding: CDBG

Ramp/Accessibility Program

The Ramp/Accessibility program assists individuals with disabilities by improving quality of life through the removal of barriers that impede independent living. The program is available both to households who own or rent their homes, with either a wooden or removable metal ramp being installed respectively. Along with the construction of ramps, the Center of Accessible living also contracts to have lifts, grab bars, and rails installed to increase individual mobility. The program is available Metro-wide to qualifying households.

Estimated Program Year 2013 Funding: \$225,000

Estimated Number of Households to Receive Assistance: 50

Housing Opportunities for People with AIDS

The HOPWA program is administered through LMCSR. The HOPWA program provides tenant-based rental assistance, short-term rent, mortgage and utility assistance, and supportive services for persons living with HIV/AIDS. Supportive services include assistance with daily living, nutritional services, and mental health services as well as many others. These services assist those who may become homeless or have lack of employment or housing options related to extensive medical care and treatment.

The geographic location eligible to receive HOPWA funding is defined by the Louisville MSA that includes the counties of:

Clark County, IN
Floyd County, IN
Harrison County, IN
Scott County, IN
Washington County, IN
Bullitt County, KY
Henry County, KY
Jefferson County, KY
Meade County, KY
Nelson County, KY
Oldham County, KY
Shelby County, KY
Spencer County, KY
Trimble County, KY

HOPWA funding is distributed via the previously documented process.

Progress on Program Year 2012 Goals

AIDS Interfaith Ministries of Kentuckiana

Activities:	Supportive Services
Contact:	Aaron Guldenschuh-Gatten
Services Contract Amount:	\$ 35,100
Proposed Non-Metro Leverage:	\$ 189,515
Services Contract Goals:	900 Persons
Services Progress as of January 1, 2013:	463 Persons

Hoosier Hills AIDS Coalition

Activities:	TBRA, STRMU and Supportive Services
Contact:	Dorothy Waterhouse
Administration:	\$ 2,800
TBRA Contract Amount:	\$ 23,689
STRMU Contract Amount:	\$ 13,511
Proposed Non-Metro Leverage:	\$ 181,009
Contract Goals:	30 Households
TBRA Progress as of January 1, 2013:	5 Households
STRMU Progress as of January 1, 2013:	14 Households

House of Ruth

Activities:	Supportive Services and TBRA
Contact:	Lisa Sutton
Administration:	\$ 10,000
Services Contract Amount:	\$ 243,000
TBRA Contract Amount:	\$ 84,800
Proposed Non-Metro Leverage:	\$ 38,915
Services Contract Goals:	65 Persons
Services Progress as of January 1, 2013:	34 Persons
TBRA Contract Goals:	18 Households
TBRA Progress as of January 1, 2013:	17 Households

Legal Aid Society

Activities:	Supportive Services
Contact:	Jeff Been
Services Contract Amount:	\$ 30,000
Proposed Non-Metro Leverage:	\$ 113,897
Services Contract Goals:	80 Persons
Services Progress as of January 1, 2013:	53 Persons

Volunteers of America

Activities:	Supportive Services and STRMU
Contact:	Richard Coomer
Administration:	\$ 6,860
Services Contract Amount:	\$ 13,740
STRMU Contract Amount:	\$ 77,400
Services Contract Goals:	200-250 Households
Services Progress as of January 1, 2013:	91 Households
STRMU Contract Goals:	200 -250 Households
STRMU Progress as of January 1, 2013:	91 Households

Distribution of HOPWA Funds

Locations served by HOPWA funding awarded by Louisville Metro in program year 2013 include Bullitt, Henry, Jefferson, Meade, Nelson, Oldham, Shelby, Spencer and Trimble Counties in Kentucky and Harrison, Clark, Floyd, Scott and Washington Counties in Indiana.

Louisville/Jefferson County Metro Government

In Program Year 2012, Louisville Metro distributed \$540,900 in HOPWA funding in the following categories:

Program Year 2012 HOPWA Funding Allocations		
Category	Amount	Percentage
Project Sponsor Admin.	\$19,660	3.53%
Supportive Services	\$321,840	57.72%
TBRA	\$108,489	19.46%
STRMU	\$90,911	16.30%
Grantee Administration	\$16,227	2.99%
Total:	\$557,600	100%

In program year 2013 Louisville Metro anticipates distributing \$530,920 in HOPWA funding in the following categories:

Anticipated Program Year 2013 HOPWA Funding Allocations		
Category	Amount	Percentage
Project Sponsor Admin	\$34,900	6.57%
Supportive Services	\$239,500	45.11%
TBRA	\$154,100	29.03%
STRMU	\$86,500	16.29%
Grantee Admin (3%)	\$15,900	2.99%
Total:	\$530,900	100%

Program Year 2013 HOPWA Subrecipient Allocations

AIDS Interfaith Ministries of Kentuckiana

Activities:	Supportive Services
Administration:	\$ 2,300
Services Amount:	\$ 31,000
Services Goals:	40 Persons

Hoosier Hills AIDS Coalition

Activities:	TBRA and STRMU
Administration:	\$ 2,600
TBRA Amount:	\$ 23,500
STRMU Goals:	30 Households
TBRA Goals:	4 Households

House of Ruth

Activities:	Supportive Services and TBRA
Administration:	\$ 22,000
Services Amount:	\$ 168,000
TBRA Amount:	\$ 130,600
Services Goals:	500 Persons
TBRA Goals:	20 Households

Legal Aid Society

Activities:	Supportive Services
Administration:	\$ 1,500
Services Amount:	\$ 27,000
Services Goals:	40 Persons

Volunteers of America

Activities:	Supportive Services and STRMU
Administration:	\$ 6,860
Services Amount:	\$ 13,500
STRMU Amount:	\$ 74,000
Services Goals:	130 Households
STRMU Goals:	130 Households

Barriers Encountered

Several barriers have been identified by HOPWA project sponsors, including: discrimination, lack of supportive services, housing affordability, multiple diagnoses, poor credit history, housing availability, and criminal justice history. Many HOPWA clients still feel the sting of discrimination with their HIV positive status. There is the feeling of shame and isolation that follows as clients withdraw from society due to the worry of judgment and criticism by their peers, churches, families, and society at large.

One of the main supportive services that is lacking is an adequate means of affordable and available transportation. With the rising costs of TARC and TARC3, and the shortage of TARC tickets being distributed within agencies, due to cutbacks in grant funding, transportation to medical appointments, legal appointments, the food pantry, case management, church, AA meetings, etc., is an ongoing challenge.

Many clients have multiple diagnoses which make their day to day survival even more of a challenge. Mental health issues combined with multiple physical health issues such as HIV, hepatitis, kidney dialysis, etc. all contribute to their financial, physical, mental, and emotional strain. Other factors are substance abuse issues, lack of education and training for adequate employment, and the long, arduous process of seeking and being granted social security disability insurance.

The biggest challenge most HOPWA sponsors report is issues with obtaining and maintaining housing. HOPWA clients typically live well below the poverty level. Therefore, housing affordability on their limited/lack of income continues to be an issue. Bad credit history, incriminating criminal justice history, and housing availability are all factors that play into the lack of housing opportunities and eligibility for clients. Legal Aid saw an increase for clients needing assistance with either subsidized or private housing issues this year. Clients are experiencing greater challenges from landlords who are not abiding by current landlord/tenant laws and ordinances. Housing availability continues to be a barrier to serving more clients. For instance, House of Ruth maintains a lengthy and ever-increasing waiting list for affordable housing units for people with HIV/AIDS. Plus, flat HOPWA funding indicates that no additional housing will be available in the future.

HOPWA sponsors continue to seek ways to overcome these barriers so clients can achieve positive outcomes.

Trends

The City of Louisville has the highest incidence of HIV/AIDS in the state. According to the June 2012, HIV/AIDS Surveillance Report compiled by the Kentucky Cabinet for Health and Family Services, there were approximately 3,849 diagnosed HIV cases in Jefferson County. Of those, 2,474 are presumed to be living. When these numbers are expanded to include the entire KIPDA region (Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, Trimble Counties), the number rises to 4,208 diagnosed HIV cases with 2,699 presumed living. Therefore, the KIPDA region comprises 49.4% of all diagnosed HIV cases in Kentucky. This report indicates that there has been a 71% increase in people living with AIDS since 2000. According to the Kentucky Department of Public Health, African Americans comprised 8% of the state's population but 45% of new HIV cases in 2010. Also, 7% of newly diagnosed HIV infections in 2010 were for Hispanic people, despite their being only 3% of the population.

Specific HOPWA Objectives

The below summarizes the 2010 – 2014 Consolidated Plan HOPWA Objectives that will be addressed in the 2013 program year. Details on each specific project will be added via a substantial amendment after projects are introduced in the Mayor's Recommended Budget and approved by the Louisville Metro Council.

2010 – 2014 Consolidated Plan Goal: Provide housing and supportive services to persons with AIDS and their families.

Indicators: Number of new AIDS cases, number of persons living with AIDS, number of unsheltered homeless with AIDS, number of persons with AIDS receiving homeless prevention or supportive services.

Objective 6.1: Provide tenant-based rental assistance to persons with AIDS [HUD DH-2]

Outcome 6.1: Provides 24 households with TBRA.

Activities 6.1: Non-profit service providers.

Funding: HOPWA funding distributed to subrecipients.

Objective 6.2: Provide supportive services to persons with AIDS [HUD DH-3]

Outcome 6.2: Provide 710 individuals with HIV/AIDS with supportive services.

Activities 6.2: Non-profit service providers.

Funding: HOPWA funding distributed to subrecipients.

Objective 6.3: Provide short-term rent, mortgage and utility payments [HUD DH-2]
Outcome 6.3: Provide 160 households with STRMU assistance.
Activities 6.3: Non-profit service providers.
Funding: HOPWA funding distributed to subrecipients.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.